

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 30240 RB18 2022/30240 RB18 2022

Filing at a Glance

Company: RiverSource Life Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - M.U. (Medically underwritten)
Date Submitted: 04/22/2022
SERFF Tr Num: AERS-133072636
SERFF Status: Assigned
State Tr Num: AERS-133072636
State Status: Received Review in Progress
Co Tr Num: 30240 RB18 2022

Effective: On Approval
Date Requested:
Author(s): Cheryl Meyer, Krista Wall, Kathleen Felton, Elaine Zurovski, Anju Gupta-Lavey, Lori Fischer, Kathryn Morrison, Julia Eide, Adina Bynum
Reviewer(s): Michael Hibbert (primary), Jim Laverty
Disposition Date:
Disposition Status:
Effective Date:

State Filing Description:
Proposed aggregate 6.9% increase (6.4% on lifetime and 8% on non-lifetime policies) on 397 PA policyholders of RiverSource LTC form 30240-PA.

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
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General Information

Project Name: 30240 RB18 2022	Status of Filing in Domicile:
Project Number: 30240 RB18 2022	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 6.9%	Filing Status Changed: 04/25/2022
	State Status Changed: 04/25/2022
Deemer Date:	Created By: Cheryl Meyer
Submitted By: Adina Bynum	Corresponding Filing Tracking Number:
	State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

This is a long-term care rate increase. See attached cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Cheryl Meyer, Sr. Manager - Insurance	Cheryl.D.Meyer@ampf.com
Product Filing	
9550 Ameriprise Financial Center	612-671-5583 [Phone]
H25/9550	612-678-0034 [FAX]
Minneapolis, MN 55474	

Filing Company Information

RiverSource Life Insurance	CoCode: 65005	State of Domicile: Minnesota
Company	Group Code: 4	Company Type: Life
9550 Ameriprise Financial Center,	Group Name:	Insurance
H22/9550	FEIN Number: 41-0823832	State ID Number:
Minneapolis, MN 55474		
(612) 671-2465 ext. [Phone]		

State: Pennsylvania **Filing Company:** RiverSource Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long Term Care
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Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? Yes
Fee Explanation: Domicile state of MN filing fee rate = \$125.00.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
RiverSource Life Insurance Company	\$125.00	04/22/2022 03:32 PM	228107827
EFT Total	\$125.00		

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 RB18 2022/30240 RB18 2022		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	7.000%
Effective Date of Last Rate Revision:	06/06/2019
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	AERS-131727191

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
RiverSource Life Insurance Company	6.900%	6.900%	\$42,967	397	\$625,226	8.000%	6.400%

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 RB18 2022/30240 RB18 2022		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA PremiumRates_30240	30240-PA	Revised	Previous State Filing Number: AERS-131727191 Percent Rate Change Request: 6.9	PA PremiumRates_30240.20220421.pdf,

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 6.4% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 RB18 2022/30240 RB18 2022		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA CoverLetter_30240.20220421.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA ActuarialMemorandum_30240.20220421.pdf PA Supplement_30240.20220421.pdf PA Supplement_Attachments3thru9_30240.20220421.xlsx PA ActuarialMemorandum_Exhibit5_30240.20220421.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	

State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	30240 RB18 2022/30240 RB18 2022		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Policy and Rider form
Comments:	
Attachment(s):	30240-PA.pdf 30263.pdf
Item Status:	

SERFF Tracking #:	AERS-133072636	State Tracking #:	AERS-133072636	Company Tracking #:	30240 RB18 2022
State:	Pennsylvania	Filing Company:	RiverSource Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 RB18 2022/30240 RB18 2022				

Status Date:

SERFF Tracking #:	AERS-133072636	State Tracking #:	AERS-133072636	Company Tracking #:	30240 RB18 2022
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State:	Pennsylvania		Filing Company:	RiverSource Life Insurance Company	
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	30240 RB18 2022/30240 RB18 2022				

Attachment PA Supplement_Attachments3thru9_30240.20220421.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA ActuarialMemorandum_Exhibit5_30240.20220421.xlsx is not a PDF document and cannot be reproduced here.

April 21, 2022

Honorable Michael Humphreys
Insurance Commissioner
Pennsylvania Insurance Department

Via SERFF

RE: RiverSource Life Insurance Company ("RiverSource Life")
Company NAIC # 65005
Company FEIN # 41-0823832
SERFF Tracking # AERS-133072636
Policy Form: Nursing Home Indemnity Policy Form 30240-PA

Dear Commissioner Humphreys:

The referenced premium rate increase filing is being submitted by RiverSource Life Insurance Company for your review.

30240-PA is an existing individual policy form providing benefits for confinement in a nursing home and was previously approved in 1989. This policy form was issued in Pennsylvania from February 1990 through September 1993 and is no longer being issued in any state and, outside of Pennsylvania, was last issued in 1994.

RiverSource Life is requesting the approval of premium rate increases on policy form 30240-PA. At this time, we are requesting the following premium rate increases on the premium associated with the nursing home policy only for policies issued in Pennsylvania:

- a 6.4% premium rate increase for policies with a lifetime benefit period; and
- an 8.0% premium rate increase for policies with non-lifetime benefit periods.

As demonstrated in the Actuarial Memorandum, much larger premium rate increases are currently actuarially justifiable. However, the company believes it is appropriate to limit the current premium rate increase requests to 6.4% for policies with a lifetime benefit period and 8.0% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent we can, with the understanding that the company anticipates seeking additional premium rate increases in the future, even if experience does not deteriorate from current best estimates.

If it is the Department's position to only allow future additional premium rate increases if experience deteriorates from current best estimates, we request that the Department inform the company prior to approving the requested premium rate increases, as the company would like to amend this filing to request significantly larger premium rate increases at this time.

As noted in the Actuarial Memorandum, eight prior premium rate increases have been approved and implemented on all policies issued under this policy form in Pennsylvania:

- a 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005;
- a 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008;
- a 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009;
- a 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017; and
- a 10% increase for policies with a lifetime benefit period only was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019.

These prior rate increases only applied to the premium associated with the nursing home policy, including the premium associated with the optional benefit increase option rider. No rate increase has been or is being requested for the premium associated with the optional home care rider.

As with the prior rate increases, the company will offer policyholders affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those policyholders who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. In addition, the company will offer all policyholders a contingent nonforfeiture benefit in accordance with the requirements set forth in Pennsylvania Code §89a.123, regardless of the issue date or issue age of the policy.

The following electronic items are included with this submission:

- this cover letter;
- an Actuarial Memorandum and Premium Rate Schedules;
- a Supplement to the Actuarial Memorandum;
- copies of policy form 30240-PA and rider form 30263;
- a Microsoft Excel workbook containing Exhibit 5 of the Actuarial Memorandum; and
- a Microsoft Excel workbook containing Attachments 3 through 9 of the Supplement.

The required retaliatory filing fee will be paid via Electronic Funds Transfer (EFT).

Thank you for your assistance in reviewing this filing.

RiverSource Life Insurance Company
RiverSource Distributors, Inc.
248 Ameriprise Financial Center
Minneapolis, MN 55474



Respectfully,

A handwritten signature in black ink that reads "Anju Gupta-Lavey". The script is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Anju Gupta-Lavey, FSA, MAAA
Senior Director - Actuary
RiverSource Life Insurance Company

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

April 2022

Policy form 30240-PA is an individual policy form providing benefits to individuals for confinement in a nursing home. This policy form was issued in Pennsylvania from February 15, 1990 to September 15, 1993.

1. Purpose of Filing

This Actuarial Memorandum has been prepared for the purpose of demonstrating the compliance of this premium rate increase filing with the applicable laws of the State of Pennsylvania and with the rules of the Department and that the anticipated loss ratio of this policy form meets the minimum requirements of the state. It may not be appropriate for other purposes.

2. Description of Benefits

This is an individually underwritten policy form which pays a daily benefit for confinement in a nursing home. The payments commence after an elimination period of 20 or 100 days depending on the plan chosen. No prior hospitalization is required.

After discharge from the nursing home, a post confinement benefit is also payable for up to as many days as nursing home benefits were received. The amount paid will be equal to the following percentage of the daily benefit paid on the last day of the insured's most recent nursing home stay: 70% for the first 30 days, 60% for the next 30 days and 50% for each day thereafter. The absolute maximum benefit period for both the nursing home benefit and the post confinement benefit is 2 years, 3 years, 4 years or unlimited (also referred to as "lifetime"), depending on the plan chosen at issue. Premiums which become due during a nursing home stay after benefits have been paid for at least 90 days beyond the elimination period are waived.

Benefit eligibility for nursing home coverage is based on the following: (a) sickness or injury; (b) the insured being unable to perform at least 3 or more of the following 6 activities of daily living ("ADLs"): Bathing, Dressing, Toileting, Continence, Transferring and Feeding; or (c) cognitive impairment.

BENEFIT INCREASE OPTIONS

At the time the policy was originally issued, the insured could choose to elect No Benefit Increase Option, the Simple Benefit Increase Option or the Compound Benefit Increase Option. The Simple Benefit Increase Option increases the original daily benefit amount by 5% of the original daily benefit amount each year starting with the first policy anniversary and continuing through the policy anniversary following the insured's 85th birthday. The Compound Benefit Increase Option increases the previous year's daily benefit amount by 5% per year starting with the first policy anniversary and continuing for the life of the policy. The increasing benefit option will apply even when the policy is in claim status. The Simple Benefit Increase Option was available in all states, whereas the Compound Benefit Increase Option was only available in some states, not including Pennsylvania.

3. Renewability

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

April 2022

This policy form is guaranteed renewable for life.

4. Applicability

This rate filing is applicable to inforce policies only, as this policy form is no longer being sold in the market. The rate increase will apply to the premium associated with the nursing home policy only. No rate increase is being requested for the premium associated with the optional home care rider.

5. Actuarial Assumptions

Exhibit 1 provides a comparison of the original pricing assumptions and the current assumptions used in this rate filing for morbidity, mortality, lapses and interest.

Exhibits 2 through 4 provide experience analysis summaries for morbidity, mortality and lapse in support of the current premium rate increase assumptions.

The following discussion describes the actuarial assumptions used in the current premium rate increase analysis and summarizes our experience analysis in support of these assumptions as well as the company's management of this block of business. We believe the current assumptions are justified by the underlying experience and that the changed assumptions from original pricing are reasonable.

Morbidity

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life Insurance Company's ("RiverSource Life's") reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit periods. This data represented the expected claim costs of the nursing home stay for policies with No Benefit Increase Option. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the Simple and Compound Benefit Increase Options were adjusted appropriately to reflect the 5% annual increase.

Currently assumed expected claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factors ("morbidity A/E factors"). The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later.

We conduct a morbidity study every year to analyze the current morbidity A/E factors. The analysis is done on a claim cost basis, rather than on a frequency and severity basis, which is not readily available. The current study includes actual emerging experience through anniversaries ending December 2019 and is based on 13,595 actual claims (8,268 with a lifetime benefit period and 5,327 with non-lifetime benefit periods).

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis MN 55474

Actuarial Memorandum for Policy Form 30240 Series

April 2022

The morbidity study compares actual incurred claims to expected incurred claims, where expected claims reflect the original pricing claim costs adjusted with the company's most recent set of morbidity A/E factors. If the resulting cumulative actual-to-expected ratio is near 100% while minimizing the squared error, no changes are made to the morbidity A/E factors. However, if the actual-to-expected ratio has shifted away from 100% or the squared error is too high, we develop a new set of morbidity A/E factors and retest them until a good fit is found (measured by actual-to-expected ratio and squared error).

The currently assumed morbidity A/E factors are provided in Exhibit 1.

Professional judgment is applied to create morbidity A/E factors for periods beyond that for which there is actual experience. It has been credibly observed on older forms, including 30240, that experience has been favorable at younger attained ages but much worse than priced for at older attained ages. Thus, we believe morbidity A/E factors that increase by duration are appropriate.

Exhibit 2 provides a comparison of actual and expected experience, where expected experience reflects claim costs using current morbidity A/E factors. As shown in this exhibit, the ratio of total actual-to-expected claims using the current morbidity A/E factors is 98.8%. Actual claim counts are also provided in Exhibit 2.

Mortality

We conduct a mortality study every year to develop durational mortality actual-to-expected adjustment factors ("mortality A/E factors") that are applied to the 1983 Individual Annuity Mortality ("IAM") Basic table. The mortality study is based on actual experience for all long-term care ("LTC") policies combined. The current study includes 66,053 deaths incurred on policies from policy anniversaries in 2000 through policy anniversaries in 2019.

The current mortality A/E factors were developed subject to the constraint that the factors must be non-decreasing by duration. The mortality A/E factors are assumed to differ by issue age band, since the selection period is expected to be shorter at older issue ages.

At the older issue ages, the current mortality A/E factors increase to 100% of the table or higher. In general, that has not been the case through duration 26 for younger issue ages, but we expect that it will as insureds reach a very advanced age. For this reason, the mortality A/E factors extend to duration 35 for younger issue ages.

The currently assumed mortality A/E factors are provided in Exhibit 1.

Exhibit 3 provides a comparison of actual and expected deaths, where the expected basis reflects the 1983 IAM Basic table with the currently assumed mortality A/E factors. The mortality A/E factors fit the observed data very well with the resulting ratio of actual-to-expected deaths at or near 100%.

Lapse Rates

We conduct a lapse study each year to develop a best-estimate lapse assumption. The lapse study is based on actual experience for all LTC policies combined. The current

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study includes 38,087 lapses on policies from policy anniversaries in 2000 through policy anniversaries in 2019, including 13,544 lapses in durations 8 and later. The exposures and actual lapses close to the implementation of premium rate increases are excluded from this analysis. For non-lifetime benefit periods, lapses exclude policies that have maximized their benefits; a separate study is conducted to develop a best-estimate assumption for policy terminations due to expiration of benefits.

Lapse experience varies by issue age and benefit period (i.e. lifetime benefit period versus non-lifetime benefit periods). We applied judgment to the results of the lapse study to develop the best-estimate lapse assumption. For later durations, we often looked at several durations' experience together to improve credibility. We have also made an effort to reflect that lapse rates seem to increase some at older attained ages.

The current assumptions for lapse rates and policy terminations due to expiration of benefits are provided in Exhibit 1. As shown in this exhibit, currently assumed ultimate lapse rates range from 1.10% to 2.50% based on issue age band and benefit period category. Exhibit 4 provides a comparison of the actual and expected lapse experience, where the expected basis reflects the currently assumed lapse rates (not including policy terminations due to expiration of benefits).

We have experienced much stronger customer loyalty than anticipated at the time the LTC policy forms were initially priced. The resulting high policy persistency has unfortunately had an adverse impact on loss ratios.

Policyholder Behavior Related to Premium Rate Increases

A premium increase notification letter is sent to the policyholder approximately 60 days prior to the effective date of the increase that explains the premium increase and provides alternative options to lessen or eliminate the additional financial outlay that would otherwise result. Depending on the policyholder's current coverage, these options could include:

- Shorten the Benefit Period;
- Lower the Current Daily Benefit Amount; or
- Exercise the Contingent Nonforfeiture Benefit Option to convert to a paid-up policy with reduced benefits.

In the year of premium increase notification to policyholders, it is assumed that 5.5% of policyholders who currently have either a 4-year or 3-year benefit period will reduce their benefit period to the next lower level (e.g. a policyholder with a 4-year benefit period will reduce to a 3-year benefit period). Adverse selection of 2.25% in the year of premium increase notification grading down to 0% in the 4th year after premium increase notification is assumed for the policies that do not reduce the benefit period.

A reduction in benefits of 1.35% for policies with a lifetime benefit period and 0.35% for policies with non-lifetime benefit periods due to policyholders reducing the daily benefit amount in the year of premium increase notification is assumed. It is also assumed that an additional 0.7% of inforce policyholders with a lifetime benefit period and 1.2% of inforce policyholders with non-lifetime benefit periods will lapse in the year of premium increase notification due to exercising the contingent nonforfeiture benefit option.

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Adverse selection of 2.05% for policies with a lifetime benefit period and 1.55% for policies with non-lifetime benefit periods in the year of premium increase notification is assumed, grading down to 0% in the 3rd year after premium increase notification.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission rates were reduced in 2005, 2008, 2009, 2013, 2016 and 2020 so that total commissions paid before and after past sought nationwide increases in premium are similar.

The assumptions used in this rate filing are based on actual inforce experience of RiverSource Life and are deemed reasonable for this particular policy form. These are best-estimate assumptions and do not include any provision for profit or contingencies.

6. Marketing Method

This policy form was marketed by agents of RiverSource Life.

7. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex and payable for life. Premium rates vary by issue age, the benefit period, the elimination period and the Benefit Increase Option. The premium for a policy is determined by applying the premium rate to the Original Daily Benefit Amount.

9. Issue Age Range

The issue ages were from 50 to 79, except for the benefit structure with 2-year benefit period, 100-day elimination period and No Benefit Increase Option which was issued to age 84.

10. Area Factors

Area factors are not used for this product.

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11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on inforce count as of December 31, 2020) are applied to the annual premium ("AP"):

Premium Mode	Modal Factors	Percent Distribution
Annual	$1.0000 \cdot AP + 0.0$	44.7%
Semi-Annual	$0.5020 \cdot AP + 0.4$	9.8%
Quarterly	$0.2580 \cdot AP + 0.5$	9.2%
Monthly	$0.0868 \cdot AP + 0.6$	36.3%

12. Active Life Reserves

Active life reserves, although they have significant impact, have not been used in the analysis in this rate filing, except as provided in the supplement to this Actuarial Memorandum.

13. Trend Assumptions

As this is not medical insurance, explicit medical cost trends have not been included in the projections.

14. Past and Future Policy Experience

Nationwide experience for policy form 30240 is provided in Exhibit 5, including any previously implemented premium rate increases as described below in section 15. The experience in Exhibit 5 is provided separately for (i) policies with a lifetime benefit period and (ii) policies with non-lifetime benefit periods as well as for (iii) all policies in total.

Historical experience is shown by claim incurral year with the loss ratio for each calendar year. The following formula provides an illustration of the historical loss ratio calculation for each calendar year:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year j

${}_j Pmt_t^k$ = claim payments at time t for claims incurred at time k in year j

${}_j CR_{ValDate}^k$ = open claim reserve held on December 31, 2020 for claims incurred at time k in year j

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${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2020 attributable to claims incurred at time k in year j

EP_j = earned premium in year j

$ValDate$ = December 31, 2020

j = year of claim incurral

k = date of claim incurral

t = date of claim payment

$v = 1 / 1.045 = 0.956938$

A historical annual loss ratio is calculated, without and with interest, as historical incurred claims divided by historical earned premiums. Historical earned premiums in Exhibit 5 are calculated based on the issue and, if appropriate, termination date for each policy. Historical incurred claims in Exhibit 5 are determined by discounting claim payments and open claim reserves to the actual original loss date for each claim and by discounting IBNR to the time it is assumed to occur. These items are then summed to produce a total for each calendar year. For purposes of accumulating historical experience for a historical or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A future annual loss ratio is calculated, without and with interest, as anticipated incurred claims divided by anticipated earned premiums. Anticipated earned premiums and incurred claims are projected on a seriatim basis and then summed to produce a total for each calendar year. For purposes of discounting projected future experience for an anticipated or for a lifetime loss ratio calculation, these calendar year totals are assumed to represent a mid-year value.

A lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated historical experience and discounted projected future experience where accumulation and discounting of the total for each calendar year occur at 4.5% and assume mid-year values.

15. History of Previous Premium Rate Revisions

Eight prior premium rate increases have been approved and implemented on all policies issued under this policy form in Pennsylvania:

- a 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005;
- a 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008;
- a 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009;

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- a 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017; and
- a 10% increase for policies with a lifetime benefit period only was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019.

The actual and projected premiums in Exhibit 5 reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2020 on a nationwide basis.

16. Requested Premium Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting the following premium rate increases:

- a 6.4% premium rate increase for policies with a lifetime benefit period; and
- an 8.0% premium rate increase for policies with non-lifetime benefit periods.

Projected experience assuming the requested premium rate increases are implemented is provided in Exhibit 5. As shown in this exhibit, the expected lifetime loss ratios before and after the requested premium rate increases exceed the minimum loss ratio of 60%.

The reason for the requested premium rate increases is due to a combination of actual lapse and mortality running less than expected in pricing and actual morbidity experience worse than expected for older attained ages. A premium rate increase is considered an effective way to reduce projected losses.

Table 1 shows the isolated impact on the projected lifetime loss ratios of future deviations in each key driver from original assumptions and the corresponding premium rate increase needed to produce the target lifetime loss ratio, separately for policies with a lifetime benefit period and policies with non-lifetime benefit periods. This target lifetime loss ratio represents the lifetime loss ratio using historical experience combined with projected future experience based on our original pricing assumptions and is 95.57% for policies with a lifetime benefit period and 72.27% for policies with non-lifetime benefit periods.

Note that Table 1 has been developed using nationwide historical experience through December 31, 2020, where actual and projected premiums reflect the accumulated rate increases as approved in Pennsylvania and implemented from 2005 through 2020 on a nationwide basis, and the loss ratios with all current assumptions correspond to Exhibit 5(i) for policies with a lifetime benefit period and Exhibit 5(ii) for policies with non-lifetime benefit periods before the requested premium rate increases.

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Table 1
RiverSource Life Insurance Company
Impact on Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
Nationwide Experience Before Any Premium Rate Increase
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Policy Form 30240

Policies with a Lifetime Benefit Period			
Assumptions	Lifetime Loss Ratio	Impact on Lifetime Loss Ratio	Premium Rate Increase Needed to Produce a Lifetime Loss Ratio of 95.57%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	95.57%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	97.59%	2.02%	182.1%
Mortality	95.60%	0.03%	2.7%
Lapse	96.27%	0.70%	55.6%
Interest	118.49%	22.92%	1050.6%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	124.77%	29.20%	1156.9%

Policies with Non-Lifetime Benefit Periods			
Assumptions	Lifetime Loss Ratio	Impact on Lifetime Loss Ratio	Premium Rate Increase Needed to Produce a Lifetime Loss Ratio of 72.27%
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions	72.27%	N/A	N/A
Historical Experience through 12/31/2020 & Projections with Original Pricing Assumptions except for Current:			
Morbidity	72.64%	0.37%	75.6%
Mortality	72.29%	0.02%	2.6%
Lapse	72.47%	0.20%	38.8%
Interest	89.18%	16.91%	1735.8%
Historical Experience through 12/31/2020 & Projections with All Current Assumptions	90.39%	18.12%	1735.2%

Note that the lifetime loss ratio for each changed assumption in Table 1 does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio for policies with a lifetime benefit period (i.e. 29.20%) is greater than the sum of the impact of each changed assumption (i.e. $25.67\% = 2.02\% + 0.03\% + 0.70\% + 22.92\%$) and the total impact of all current assumptions on the lifetime loss ratio

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for policies with non-lifetime benefit periods (i.e. 18.12%) is greater than the sum of the impact of each changed assumption (i.e. $17.50\% = 0.37\% + 0.02\% + 0.20\% + 16.91\%$).

As the results in Table 1 show, premium rate increases that far exceed the requested increases are currently actuarially justified. RiverSource Life is requesting premium rate increases at this time that are lower than the current actuarially justified increases, as we believe that it is appropriate to limit the current premium rate increase requests to 6.4% for policies with a lifetime benefit period and 8.0% for policies with non-lifetime benefit periods in order to minimize the impact on policyholders to the extent that we can, with the understanding that the company anticipates seeking additional premium rate increases in the future, even if experience does not deteriorate from current best estimates.

If it is the Department's position to only allow future additional premium rate increases if experience deteriorates from current best estimates, we request that the Department inform the company prior to approving the requested premium rate increases, as the company would like to amend this filing to request significantly larger premium rate increases at this time.

Premium rate tables with the requested rate increases are provided in Exhibit 6.

17. Pennsylvania Average Annual Premium (Based on December 31, 2020 Inforce)

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	\$1,765	\$1,255
After rate increase	\$1,878	\$1,355

These values assume all previously approved premium rate increases have been fully implemented on all policies.

18. Proposed Effective Date

The premium rate increase will apply to policies on their policy anniversary date following a 60-day notification period.

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19. Nationwide Distribution of Business (Based on December 31, 2020 Inforce Count)

By Issue Age:

Issue Ages	Percent Distribution
<55	16.7%
55-59	37.8%
60-64	33.7%
65-69	10.6%
70-74	1.2%
75-79	<0.1%
>79	0.0%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	31.5%
100-day	68.5%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.0%
3-Year	7.3%
4-Year	20.9%
Unlimited	68.8%

By Benefit Increase Option:

Benefit Increase Option	Percent Distribution
None	34.0%
Simple to Age 85	64.3%
Compound for Life	1.7%

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By Gender:

Gender	Percent Distribution
Female	69.4%
Male	30.6%

20. Number of Policyholders

As of December 31, 2020, the number of policies and annual premium inforce, assuming all premium rate increases previously approved in Pennsylvania have been fully implemented on all policies in both the state and nationwide, is:

	Number of Insureds	Annual Premium
Pennsylvania:		
Policies with a Lifetime Benefit Period	249	\$439,509
Policies with Non-Lifetime Benefit Periods	148	185,717
Total	397	\$625,226
Nationwide	6,096	\$9,420,191

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21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This Actuarial Memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOPs No. 8, 18, 23 and 41.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the State of Pennsylvania. Furthermore, the actuarial assumptions are appropriate. In my opinion, the rates are not excessive or unfairly discriminatory. This rate filing will progress toward premium adequacy but may not be sufficient to prevent future rate action. Therefore, benefits cannot be certified as reasonable in relation to premiums.



Anju Gupta-Lavey, FSA, MAAA
Senior Director - Actuary
RiverSource Life Insurance Company
Date: April 21, 2022

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Morbidity Assumptions

Original Pricing Assumptions:

Pricing frequencies and severities of claims were originally developed using statistics from the "1985 National Nursing Home Survey" published by the National Center for Health Statistics and input provided from RiverSource Life Insurance Company's ("RiverSource Life's") reinsurer. The expected frequencies and severities of claims were identifiable for the combinations of elimination periods and maximum benefit periods. This data represented the expected claim costs of the nursing home stay for policies with No Benefit Increase Option. A loading in claim costs was then applied for both the post confinement benefit and waiver of premium benefits. Claim costs for the Simple and Compound Benefit Increase Options were adjusted

The following selection factors were used:

Duration	Factor
1	40%
2	50%
3	60%
4	70%
5	80%
6	90%
7+	100%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Morbidity Assumptions							
Current Assumptions:							
Currently assumed claim costs are the product of original pricing expected claim costs and actual-to-expected morbidity adjustment factors. The company took steps beginning in 2003 to improve claim experience by reviewing and tightening claim adjudication and care coordination practices where possible, which is reflected in a 5% reduction in expected claim costs for 2004 and later. The morbidity actual-to-expected adjustment factors were developed from actual emerging experience through anniversaries ending December 2019.							
Lifetime Benefit Period Actual-to-Expected Adjustment Factors							
Duration	Issue Age Band						
	<53	53-57	58-62	63-67	68-72	73-77	78+
1	0.450	0.320	0.830	0.750	1.400	1.750	1.500
2	0.450	0.320	0.830	0.750	1.400	1.750	1.500
3	0.450	0.320	0.830	0.750	1.400	1.750	1.500
4	0.470	0.358	0.834	0.856	1.360	1.660	1.490
5	0.490	0.396	0.838	0.962	1.320	1.570	1.480
6	0.510	0.434	0.842	1.068	1.280	1.480	1.470
7	0.530	0.472	0.846	1.174	1.240	1.390	1.460
8	0.550	0.510	0.850	1.280	1.200	1.300	1.450
9	0.604	0.568	0.930	1.314	1.250	1.284	1.440
10	0.658	0.626	1.010	1.348	1.300	1.268	1.430
11	0.712	0.684	1.090	1.382	1.350	1.252	1.420
12	0.766	0.742	1.170	1.416	1.400	1.236	1.410
13	0.820	0.800	1.250	1.450	1.450	1.220	1.400
14	0.854	0.860	1.322	1.476	1.460	1.244	1.402
15	0.888	0.920	1.394	1.502	1.470	1.268	1.404
16	0.922	0.980	1.466	1.528	1.480	1.292	1.406
17	0.956	1.040	1.538	1.554	1.490	1.316	1.408
18	0.990	1.100	1.610	1.580	1.500	1.340	1.410
19	1.008	1.152	1.606	1.560	1.480	1.354	1.406
20	1.026	1.204	1.602	1.540	1.460	1.368	1.402
21	1.044	1.256	1.598	1.520	1.440	1.382	1.398
22	1.062	1.308	1.594	1.500	1.420	1.396	1.394
23	1.080	1.360	1.590	1.480	1.400	1.410	1.390
24	1.094	1.370	1.590	1.508	1.442	1.426	1.412
25	1.108	1.380	1.590	1.536	1.484	1.442	1.434
26	1.122	1.390	1.590	1.564	1.526	1.458	1.456
27	1.136	1.400	1.590	1.592	1.568	1.474	1.478
28	1.150	1.410	1.590	1.620	1.610	1.490	1.500
29	1.151	1.411	1.590	1.624	1.610	1.492	1.500
30	1.152	1.412	1.590	1.628	1.610	1.493	1.500
31	1.153	1.413	1.590	1.633	1.610	1.495	1.500
32	1.153	1.413	1.590	1.637	1.610	1.497	1.500
33	1.154	1.414	1.590	1.641	1.610	1.498	1.500
34	1.155	1.415	1.590	1.645	1.610	1.500	1.500
35	1.156	1.416	1.590	1.649	1.610	1.502	1.500
36	1.157	1.417	1.590	1.653	1.610	1.503	1.500
37	1.158	1.418	1.590	1.658	1.610	1.505	1.500
38	1.158	1.418	1.590	1.662	1.610	1.507	1.500
39	1.159	1.419	1.590	1.666	1.610	1.508	1.500
40+	1.160	1.420	1.590	1.670	1.610	1.510	1.500

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Morbidity Assumptions								
<u>Current Assumptions:</u>								
Non-Lifetime Benefit Periods Actual-to-Expected Adjustment Factors								
Duration	Issue Age Band							
	<53	53-57	58-62	63-67	68-72	73-77	78-82	83+
1	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
2	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
3	0.200	0.200	0.250	0.550	0.800	0.950	1.450	1.730
4	0.220	0.220	0.350	0.562	0.802	0.972	1.450	1.726
5	0.240	0.240	0.450	0.574	0.804	0.994	1.450	1.722
6	0.260	0.260	0.550	0.586	0.806	1.016	1.450	1.718
7	0.280	0.280	0.650	0.598	0.808	1.038	1.450	1.714
8	0.300	0.300	0.750	0.610	0.810	1.060	1.450	1.710
9	0.310	0.334	0.758	0.712	0.870	1.098	1.436	1.702
10	0.320	0.368	0.766	0.814	0.930	1.136	1.422	1.694
11	0.330	0.402	0.774	0.916	0.990	1.174	1.408	1.686
12	0.340	0.436	0.782	1.018	1.050	1.212	1.394	1.678
13	0.350	0.470	0.790	1.120	1.110	1.250	1.380	1.670
14	0.402	0.520	0.862	1.138	1.174	1.250	1.360	1.686
15	0.454	0.570	0.934	1.156	1.238	1.250	1.340	1.702
16	0.506	0.620	1.006	1.174	1.302	1.250	1.320	1.718
17	0.558	0.670	1.078	1.192	1.366	1.250	1.300	1.734
18	0.610	0.720	1.150	1.210	1.430	1.250	1.280	1.750
19	0.674	0.770	1.160	1.264	1.416	1.258	1.308	1.768
20	0.738	0.820	1.170	1.318	1.402	1.266	1.336	1.786
21	0.802	0.870	1.180	1.372	1.388	1.274	1.364	1.804
22	0.866	0.920	1.190	1.426	1.374	1.282	1.392	1.822
23	0.930	0.970	1.200	1.480	1.360	1.290	1.420	1.840
24	0.940	0.970	1.196	1.490	1.364	1.298	1.418	1.840
25	0.950	0.970	1.192	1.500	1.368	1.306	1.416	1.840
26	0.960	0.970	1.188	1.510	1.372	1.314	1.414	1.840
27	0.970	0.970	1.184	1.520	1.376	1.322	1.412	1.840
28	0.980	0.970	1.180	1.530	1.380	1.330	1.410	1.840
29	0.984	0.974	1.180	1.530	1.380	1.330	1.412	1.839
30	0.988	0.978	1.180	1.530	1.380	1.330	1.413	1.838
31	0.993	0.983	1.180	1.530	1.380	1.330	1.415	1.838
32	0.997	0.987	1.180	1.530	1.380	1.330	1.417	1.837
33	1.001	0.991	1.180	1.530	1.380	1.330	1.418	1.836
34	1.005	0.995	1.180	1.530	1.380	1.330	1.420	1.835
35	1.009	0.999	1.180	1.530	1.380	1.330	1.422	1.834
36	1.013	1.003	1.180	1.530	1.380	1.330	1.423	1.833
37	1.018	1.008	1.180	1.530	1.380	1.330	1.425	1.833
38	1.022	1.012	1.180	1.530	1.380	1.330	1.427	1.832
39	1.026	1.016	1.180	1.530	1.380	1.330	1.428	1.831
40+	1.030	1.020	1.180	1.530	1.380	1.330	1.430	1.830

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Mortality Assumptions

Original Pricing Assumptions:

1983 Individual Annuity Mortality Basic Table

Current Assumptions:

1983 Individual Annuity Mortality Basic Table with A/E adjustment factors consistent with experience

Mortality Actual-to-Expected Adjustment Factors

Duration	Issue Age Band					
	<58	58-62	63-67	68-72	73-77	78+
1	20%	20%	25%	20%	20%	25%
2	25%	35%	40%	30%	25%	25%
3	35%	45%	45%	40%	40%	40%
4	40%	50%	45%	45%	45%	45%
5	45%	50%	45%	55%	50%	55%
6	50%	50%	55%	55%	60%	60%
7	50%	55%	60%	60%	65%	65%
8	50%	55%	60%	60%	70%	75%
9	50%	55%	66%	71%	73%	88%
10	54%	65%	66%	74%	73%	88%
11	54%	65%	70%	78%	74%	88%
12	54%	65%	70%	78%	86%	89%
13	54%	65%	70%	82%	86%	92%
14	54%	65%	70%	85%	86%	92%
15	54%	65%	72%	85%	93%	94%
16	54%	65%	76%	85%	93%	98%
17	57%	65%	76%	87%	97%	98%
18	57%	65%	78%	93%	101%	99%
19	59%	68%	78%	93%	101%	99%
20	59%	69%	82%	95%	101%	99%
21	64%	74%	82%	96%	110%	108%
22	64%	78%	90%	107%	110%	110%
23	64%	78%	90%	108%	110%	110%
24	71%	82%	90%	108%	110%	110%
25	77%	84%	94%	108%	110%	110%
26	77%	88%	102%	108%	110%	110%
27	78%	94%	102%	108%	110%	110%
28	85%	94%	102%	108%	110%	110%
29	85%	94%	102%	108%	110%	110%
30	90%	98%	102%	108%	110%	110%
31	90%	100%	102%	108%	110%	110%
32	95%	100%	102%	108%	110%	110%
33	95%	100%	102%	108%	110%	110%
34	95%	100%	102%	108%	110%	110%
35+	100%	100%	102%	108%	110%	110%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Lapse Assumptions			
Original Pricing Assumptions:			
		Duration	Rate
		1	11%
		2	8%
		3	7%
		4	6%
		5+	5%
Current Assumptions:			
Lifetime Benefit Period			
Duration	Issue Age Band		
	<63	63-72	73+
1	7.15%	7.20%	7.20%
2	6.75%	4.85%	3.60%
3	5.00%	3.75%	3.60%
4	3.75%	2.80%	1.95%
5	2.70%	2.05%	1.40%
6	1.92%	1.73%	1.40%
7	1.55%	1.20%	1.40%
8	1.11%	1.16%	1.30%
9	1.07%	1.16%	1.10%
10	0.89%	1.16%	1.10%
11	0.88%	1.16%	1.10%
12	0.67%	0.88%	1.40%
13	0.67%	0.88%	1.40%
14	0.67%	0.88%	1.45%
15	0.67%	0.99%	1.45%
16	0.60%	0.99%	1.75%
17	0.60%	0.99%	1.75%
18	0.55%	1.20%	1.80%
19	0.55%	1.20%	1.80%
20	0.55%	1.20%	1.90%
21	0.60%	1.20%	1.90%
22	0.65%	1.20%	2.00%
23	0.70%	1.20%	2.00%
24	0.75%	1.25%	2.00%
25	0.85%	1.25%	2.00%
26	0.90%	1.25%	2.00%
27	0.95%	1.25%	2.00%
28	0.95%	1.25%	2.00%
29	0.95%	1.25%	2.00%
30	0.95%	1.30%	2.00%
31	1.00%	1.30%	2.00%
32	1.05%	1.30%	2.00%
33	1.10%	1.30%	2.00%
34	1.10%	1.30%	2.00%
35	1.10%	1.35%	2.00%
36	1.10%	1.35%	2.00%
37	1.10%	1.35%	2.00%
38	1.10%	1.35%	2.00%
39	1.10%	1.35%	2.00%
40+	1.10%	1.40%	2.00%
Non-Lifetime Benefit Periods			
Duration	Issue Age Band		
	<63	63-72	73+
1	6.80%	7.03%	5.30%
2	5.86%	4.77%	4.60%
3	4.06%	3.28%	3.05%
4	3.03%	2.84%	2.88%
5	2.26%	1.91%	2.10%
6	1.67%	1.83%	1.90%
7	1.46%	1.41%	1.70%
8	1.13%	1.36%	1.70%
9	1.03%	1.24%	1.70%
10	0.86%	1.20%	1.98%
11	0.90%	1.20%	1.98%
12	0.90%	1.15%	2.10%
13	0.73%	1.15%	2.10%
14	0.73%	1.15%	2.20%
15	0.72%	1.13%	2.20%
16	0.73%	1.13%	2.50%
17	0.73%	1.25%	2.50%
18	0.75%	1.25%	2.50%
19	0.77%	1.58%	2.50%
20	0.80%	1.68%	2.50%
21	0.85%	1.75%	2.50%
22	0.90%	1.75%	2.50%
23	0.95%	1.80%	2.50%
24	1.00%	1.80%	2.50%
25	1.05%	1.85%	2.50%
26	1.15%	1.85%	2.50%
27	1.25%	1.90%	2.50%
28	1.30%	1.90%	2.50%
29	1.30%	1.90%	2.50%
30	1.35%	1.90%	2.50%
31	1.35%	1.90%	2.50%
32	1.40%	1.90%	2.50%
33	1.40%	1.90%	2.50%
34	1.40%	1.90%	2.50%
35	1.40%	1.90%	2.50%
36	1.40%	1.90%	2.50%
37	1.40%	1.90%	2.50%
38	1.40%	1.90%	2.50%
39	1.40%	1.90%	2.50%
40+	1.40%	1.90%	2.50%

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Benefit Expiry Assumptions for Policies with Non-Lifetime Benefit Periods				
<u>Original Pricing Assumptions:</u> N/A				
<u>Current Assumptions:</u>				
Duration	Issue Age Band			
	<63	63-72	73+	
1	0.00%	0.00%	0.00%	
2	0.00%	0.00%	0.00%	
3	0.00%	0.00%	0.00%	
4	0.00%	0.00%	0.02%	
5	0.00%	0.00%	0.10%	
6	0.00%	0.02%	0.20%	
7	0.00%	0.05%	0.54%	
8	0.00%	0.05%	0.57%	
9	0.00%	0.08%	0.73%	
10	0.01%	0.10%	1.19%	
11	0.01%	0.10%	1.45%	
12	0.01%	0.20%	1.65%	
13	0.02%	0.20%	1.65%	
14	0.02%	0.20%	2.40%	
15	0.02%	0.42%	2.40%	
16	0.02%	0.42%	2.60%	
17	0.02%	0.55%	2.60%	
18	0.05%	0.55%	3.40%	
19	0.05%	0.70%	3.50%	
20	0.05%	0.85%	3.60%	
21	0.15%	1.10%	3.60%	
22	0.15%	1.20%	3.60%	
23	0.20%	1.60%	3.60%	
24	0.20%	1.60%	3.60%	
25	0.30%	1.85%	3.60%	
26	0.30%	2.00%	3.60%	
27	0.30%	2.10%	3.60%	
28	0.60%	2.30%	3.60%	
29	1.00%	2.50%	3.60%	
30	1.20%	2.60%	3.60%	
31	1.50%	2.60%	3.60%	
32	1.70%	2.60%	3.60%	
33	1.80%	2.60%	3.60%	
34	1.90%	2.60%	3.60%	
35	2.00%	2.60%	3.60%	
36+	2.10%	2.60%	3.60%	

Exhibit 1
RiverSource Life Insurance Company
Original Pricing & Current Premium Rate Increase Filing Assumptions
Policy Form 30240

Policyholder Behavior Related to Premium Rate Increases	
In the first year of premium increase notification to policyholders, it is assumed that 5.5% of policyholders who currently have either a 4-year or 3-year benefit period will reduce their benefit period to the next lower level (e.g. a policyholder with a 4-year benefit period will reduce to a 3-year benefit period). The following adverse selection factors for the policies that do not reduce the benefit period are used:	
Year of Premium Increase Notification	Adverse Selection Factor
1	2.25%
2	1.25%
3	0.25%
4	0.00%

A reduction in benefits of 1.35% for policies with a lifetime benefit period and 0.35% for policies with non-lifetime benefit periods due to policyholders reducing the daily benefit amount in the first year of premium increase notification is assumed. It is also assumed that an additional 0.7% of inforce policyholders with a lifetime benefit period and 1.2% of inforce policyholders with non-lifetime benefit periods will lapse in the first year of premium increase notification due to exercising the contingent nonforfeiture benefit option. The following adverse selection factors from the total impact of reducing the daily benefit amount and exercising the contingent nonforfeiture benefit are used:

Year of Premium Increase Notification	Lifetime Benefit Period	Non-Lifetime Benefit Periods
1	2.05%	1.55%
2	0.05%	0.55%
3	0.00%	0.00%
4	0.00%	0.00%
5	0.00%	0.00%

Interest Rate Assumptions	
Original Pricing Assumption:	7.50%
Current Assumption:	4.50%

Exhibit 2
RiverSource Life Insurance Company
Nationwide Nursing Home Claim Experience
For Policy Anniversaries through 2019
Policy Form 30240
Expected Claims Based on Current Assumptions

SPLIT BY BENEFIT PERIOD AND DURATION												
Duration	Lifetime Benefit Period				Non-Lifetime Benefit Periods				All			
	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims
1	789,358	664,154	118.9%	7	384,639	462,276	83.2%	13	1,173,997	1,126,430	104.2%	20
2	2,580,958	2,352,401	109.7%	32	1,263,462	1,501,116	84.2%	36	3,844,419	3,853,517	99.8%	68
3	4,939,264	4,690,185	105.3%	66	2,432,574	2,742,571	88.7%	84	7,371,838	7,432,756	99.2%	150
4	6,348,745	6,503,414	97.6%	102	4,640,887	3,707,210	125.2%	126	10,989,632	10,210,624	107.6%	228
5	7,285,341	7,763,710	93.8%	127	4,217,664	4,340,900	97.2%	108	11,503,005	12,104,610	95.0%	235
6	12,072,641	9,244,157	130.6%	157	4,530,005	5,070,771	89.3%	150	16,602,646	14,314,928	116.0%	307
7	10,444,924	11,455,227	91.2%	179	6,278,334	6,145,182	102.2%	169	16,723,258	17,600,409	95.0%	348
8	12,299,741	12,667,276	97.1%	168	6,290,152	6,731,237	93.4%	183	18,589,893	19,398,513	95.8%	351
9	14,391,867	14,406,567	99.9%	203	8,747,027	7,485,661	116.9%	226	23,138,894	21,892,228	105.7%	429
10	15,161,922	16,388,333	92.5%	254	6,621,584	8,249,013	80.3%	188	21,783,506	24,637,345	88.4%	442
11	19,685,848	18,600,864	105.8%	273	9,952,709	9,078,826	109.6%	220	29,638,557	27,679,690	107.1%	493
12	20,664,001	20,949,180	98.6%	297	9,266,685	9,905,483	93.6%	239	29,930,686	30,854,663	97.0%	536
13	23,961,218	23,191,594	103.3%	325	10,728,196	10,613,442	101.1%	229	34,689,414	33,805,036	102.6%	554
14	24,108,055	25,226,502	95.6%	318	10,933,730	11,115,883	98.4%	219	35,041,785	36,342,386	96.4%	537
15	26,909,412	27,020,285	99.6%	357	10,889,693	11,622,055	93.7%	221	37,799,104	38,642,340	97.8%	578
16	29,416,130	29,296,737	100.4%	382	11,248,769	12,163,897	92.5%	231	40,664,899	41,460,634	98.1%	613
17	31,324,940	31,696,365	98.8%	366	12,918,073	12,752,391	101.3%	247	44,243,013	44,448,756	99.5%	613
18	37,451,613	33,989,689	110.2%	459	13,922,069	13,336,851	104.4%	251	51,373,682	47,326,540	108.6%	710
19	39,222,910	35,359,209	110.9%	453	13,108,602	13,675,320	95.9%	265	52,331,511	49,034,528	106.7%	718
20	36,567,375	36,511,165	100.2%	431	17,079,881	13,913,695	122.8%	283	53,647,256	50,424,860	106.4%	714
21	36,289,090	37,355,280	97.1%	441	12,347,881	13,978,965	88.3%	233	48,636,971	51,334,245	94.7%	674
22	44,741,098	37,756,483	118.5%	494	14,849,287	13,862,267	107.1%	263	59,590,386	51,618,751	115.4%	757
23	37,046,135	37,857,444	97.9%	406	14,346,264	13,753,838	104.3%	222	51,392,399	51,611,281	99.6%	628
24	37,457,258	38,453,302	97.4%	426	13,659,143	13,376,074	102.1%	222	51,116,401	51,829,376	98.6%	648
25	36,411,432	38,773,122	93.9%	428	12,705,710	12,969,849	98.0%	194	49,117,142	51,742,971	94.9%	622
26	35,708,359	38,346,339	93.1%	414	10,627,332	12,428,164	85.5%	193	46,335,691	50,774,503	91.3%	607
27	29,273,913	35,002,805	83.6%	335	9,776,939	10,756,180	90.9%	167	39,050,851	45,758,985	85.3%	502
28	17,880,272	24,338,691	73.5%	221	5,420,870	6,553,600	82.7%	85	23,301,142	30,892,291	75.4%	306
29	10,326,101	13,466,420	76.7%	124	3,131,830	3,246,530	96.5%	48	13,457,931	16,712,950	80.5%	172
30	1,884,725	1,750,705	107.7%	23	760,041	516,266	147.2%	12	2,644,765	2,266,971	116.7%	35
Total	662,644,645	671,077,603	98.7%	8,268	263,080,030	266,055,515	98.9%	5,327	925,724,676	937,133,118	98.8%	13,595

SPLIT BY BENEFIT PERIOD AND ISSUE AGE												
Issue Age	Lifetime Benefit Period				Non-Lifetime Benefit Periods				All			
	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims	Actual	Expected	A/E	# Claims
<53	7,179,131	5,297,510	135.5%	58	1,180,264	963,432	122.5%	14	8,359,395	6,260,942	133.5%	72
53-57	50,853,501	47,651,396	106.7%	437	8,373,583	7,723,678	108.4%	125	59,227,084	55,375,074	107.0%	562
58-62	156,349,302	155,812,850	100.3%	1,566	41,582,992	39,299,956	105.8%	566	197,932,293	195,112,806	101.4%	2,132
63-67	219,068,550	227,351,724	96.4%	2,637	76,252,802	81,505,440	93.6%	1,280	295,321,351	308,857,165	95.6%	3,917
68-72	144,289,225	147,666,195	97.7%	2,107	70,417,329	70,690,495	99.6%	1,483	214,706,554	218,356,690	98.3%	3,590
73-77	68,399,012	70,487,657	97.0%	1,163	39,573,243	39,572,178	100.0%	994	107,972,254	110,059,835	98.1%	2,157
78-82	16,505,926	16,810,271	98.2%	300	21,190,143	21,625,823	98.0%	686	37,696,068	38,436,093	98.1%	986
83+	0	0	0.0%	0	4,509,675	4,674,512	96.5%	179	4,509,675	4,674,512	96.5%	179
Total	662,644,645	671,077,603	98.7%	8,268	263,080,030	266,055,515	98.9%	5,327	925,724,676	937,133,118	98.8%	13,595

Exhibit 3
RiverSource Life Insurance Company
Long-Term Care Mortality Experience
For Policy Anniversaries in 2000 through Policy Anniversaries in 2019
Experience Includes All Long-Term Care Forms Combined
Expressing Deaths in Terms of Policy Count
Expected Deaths Based on Current Assumptions

SUMMARY BY DURATION				
Duration	Actual Deaths	Expected Deaths	A/E	Difference
1	100	98	102%	2
2	216	218	99%	(2)
3	418	399	105%	19
4	531	544	98%	(13)
5	811	799	101%	12
6	1,130	1,114	101%	16
7	1,473	1,433	103%	40
8	1,733	1,725	100%	8
9	2,159	2,174	99%	(15)
10	2,643	2,646	100%	(3)
11	3,209	3,177	101%	32
12	3,486	3,474	100%	12
13	3,670	3,652	100%	18
14	3,798	3,796	100%	2
15	3,917	3,990	98%	(73)
16	4,148	4,143	100%	5
17	4,246	4,274	99%	(28)
18	4,240	4,233	100%	7
19	3,988	4,022	99%	(34)
20	3,756	3,741	100%	15
21	3,427	3,405	101%	22
22	3,105	3,109	100%	(4)
23	2,710	2,692	101%	18
24	2,116	2,112	100%	4
25	1,648	1,655	100%	(7)
26	1,308	1,308	100%	(0)
27	1,000	977	102%	23
28	648	653	99%	(5)
29	369	342	108%	27
30	50	48	103%	2
Total	66,053	65,953	100%	100

SUMMARY BY ISSUE AGE				
Issue Age	Actual Deaths	Expected Deaths	A/E	Difference
<43	43	47	91%	(4)
43-47	258	285	91%	(27)
48-52	1,916	1,979	97%	(63)
53-57	5,999	5,840	103%	159
58-62	13,076	13,076	100%	(0)
63-67	17,761	17,730	100%	31
68-72	14,971	14,956	100%	15
73-77	8,576	8,563	100%	13
78-82	3,050	3,079	99%	(29)
83+	403	399	101%	4
Total	66,053	65,953	100%	100

SUMMARY BY ALL DURATION / ISSUE AGE CELLS			
Actual Deaths	Expected Deaths	A/E	Difference
66,053	65,953	100%	100

Exhibit 4
RiverSource Life Insurance Company
Long-Term Care Lapse Experience (Excludes Policy Terminations due to Expiration of Benefits)
For Policy Anniversaries in 2000 through Policy Anniversaries in 2019
Experience Includes All Long-Term Care Forms Combined
Expressing Lapses in Terms of Policy Count
Expected Lapses Based on Current Assumptions

LIFETIME BENEFIT PERIOD																				
Duration	Issue Ages 35-62					Issue Ages 63-72					Issue Ages 73+					All Issue Ages				
	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected
1	1,358	18,951	7.17%	7.15%	100%	263	3,623	7.26%	7.20%	101%	37	514	7.20%	7.20%	100%	1,658	23,087	7.18%	7.16%	100%
2	1,669	24,744	6.75%	6.75%	100%	265	5,490	4.83%	4.85%	100%	30	830	3.61%	3.60%	100%	1,964	31,064	6.32%	6.33%	100%
3	1,552	31,053	5.00%	5.00%	100%	287	7,628	3.76%	3.75%	100%	42	1,166	3.60%	3.60%	100%	1,881	39,847	4.72%	4.72%	100%
4	1,416	37,576	3.77%	3.75%	100%	265	9,470	2.80%	2.80%	100%	29	1,433	2.02%	1.95%	104%	1,710	48,479	3.53%	3.51%	100%
5	1,271	46,475	2.73%	2.70%	101%	254	12,463	2.04%	2.05%	99%	27	1,951	1.38%	1.40%	99%	1,552	60,889	2.55%	2.53%	101%
6	972	50,253	1.93%	1.92%	101%	254	14,697	1.73%	1.73%	100%	31	2,413	1.28%	1.40%	92%	1,257	67,363	1.87%	1.86%	100%
7	787	50,781	1.55%	1.55%	100%	197	15,849	1.24%	1.20%	104%	47	2,684	1.75%	1.40%	125%	1,031	69,314	1.49%	1.46%	102%
8	554	49,037	1.13%	1.11%	102%	196	16,540	1.19%	1.16%	102%	38	2,784	1.36%	1.30%	105%	788	68,361	1.15%	1.13%	102%
9	498	45,664	1.09%	1.07%	102%	187	16,671	1.12%	1.16%	97%	31	2,814	1.10%	1.10%	100%	716	65,150	1.10%	1.09%	100%
10	375	41,274	0.91%	0.89%	102%	211	16,907	1.25%	1.16%	108%	32	2,875	1.11%	1.10%	101%	618	61,056	1.01%	0.97%	104%
11	360	40,324	0.89%	0.88%	101%	200	18,630	1.07%	1.16%	93%	34	3,247	1.05%	1.10%	95%	594	62,200	0.95%	0.98%	98%
12	245	35,890	0.68%	0.67%	102%	155	17,609	0.88%	0.88%	100%	43	2,976	1.45%	1.40%	103%	443	56,475	0.78%	0.77%	101%
13	234	33,838	0.69%	0.67%	103%	144	16,086	0.90%	0.88%	102%	32	2,525	1.27%	1.40%	91%	410	52,449	0.78%	0.77%	102%
14	212	32,061	0.66%	0.67%	99%	119	13,923	0.85%	0.88%	97%	31	1,980	1.57%	1.45%	108%	362	47,964	0.75%	0.76%	99%
15	181	29,329	0.62%	0.67%	92%	116	11,536	1.01%	0.99%	102%	20	1,500	1.33%	1.45%	92%	317	42,365	0.75%	0.78%	95%
16	172	28,166	0.61%	0.60%	102%	98	9,959	0.98%	0.99%	99%	25	1,154	2.17%	1.75%	124%	295	39,280	0.75%	0.73%	103%
17	174	28,993	0.60%	0.60%	100%	95	9,829	0.97%	0.99%	98%	23	1,012	2.27%	1.75%	130%	292	39,834	0.73%	0.73%	101%
18	154	26,886	0.57%	0.55%	104%	102	8,704	1.17%	1.20%	98%	19	755	2.52%	1.80%	140%	275	36,345	0.76%	0.73%	103%
19	118	23,587	0.50%	0.55%	91%	83	7,041	1.18%	1.20%	98%	6	540	1.11%	1.80%	62%	207	31,168	0.66%	0.72%	92%
20	117	21,126	0.55%	0.55%	101%	73	6,152	1.19%	1.20%	99%	6	394	1.52%	1.90%	80%	196	27,672	0.71%	0.71%	99%
21	122	19,967	0.61%	0.60%	102%	75	6,266	1.20%	1.20%	100%	10	344	2.91%	1.90%	153%	207	26,577	0.78%	0.76%	103%
22	111	16,656	0.67%	0.65%	103%	49	5,652	0.87%	1.20%	72%	10	310	3.23%	2.00%	161%	170	22,618	0.75%	0.81%	93%
23	80	13,069	0.61%	0.70%	87%	50	4,234	1.18%	1.20%	98%	6	190	3.16%	2.00%	158%	136	17,492	0.78%	0.84%	93%
24	63	8,088	0.78%	0.75%	104%	55	2,800	1.96%	1.25%	157%	3	95	3.14%	2.00%	157%	121	10,984	1.10%	0.89%	124%
25	50	5,274	0.95%	0.85%	112%	29	1,844	1.57%	1.25%	126%	3	52	5.80%	2.00%	290%	82	7,169	1.14%	0.96%	119%
26	27	3,973	0.68%	0.90%	76%	21	1,651	1.27%	1.25%	102%	0	43	0.00%	2.00%	0%	48	5,667	0.85%	1.01%	84%
27	27	2,561	1.05%	0.95%	111%	21	1,085	1.93%	1.25%	155%	0	25	0.00%	2.00%	0%	48	3,671	1.31%	1.05%	125%
28	17	2,015	0.84%	0.95%	89%	17	826	2.06%	1.25%	165%	0	11	0.00%	2.00%	0%	34	2,852	1.19%	1.04%	115%
29	17	1,128	1.51%	0.95%	159%	5	441	1.13%	1.25%	91%	0	6	0.00%	2.00%	0%	22	1,576	1.40%	1.04%	135%
30	4	137	2.92%	0.95%	308%	1	45	2.20%	1.30%	170%	0	0	0.00%	0.00%	0%	5	182	2.74%	1.04%	265%
All Durations	12,937	768,878	1.68%	1.68%	100%	3,887	263,651	1.47%	1.47%	100%	615	36,622	1.68%	1.60%	105%	17,439	1,069,150	1.63%	1.62%	101%
Durations 8 and later	3,912	509,044	0.77%	0.76%	101%	2,102	194,432	1.08%	1.08%	100%	372	25,631	1.45%	1.37%	106%	6,386	729,107	0.88%	0.87%	101%

NON-LIFETIME BENEFIT PERIODS																				
Duration	Issue Ages 35-62					Issue Ages 63-72					Issue Ages 73+					All Issue Ages				
	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected	Lapses	Actual Exposure	Rate	Expected Lapse Rate	Actual / Expected
1	1,941	28,555	6.80%	6.80%	100%	683	9,728	7.02%	7.03%	100%	116	2,171	5.34%	5.30%	101%	2,740	40,455	6.77%	6.77%	100%
2	2,079	35,458	5.86%	5.86%	100%	644	13,520	4.76%	4.77%	100%	151	3,279	4.61%	4.60%	100%	2,874	52,256	5.50%	5.50%	100%
3	1,599	39,357	4.06%	4.06%	100%	542	16,507	3.28%	3.28%	100%	128	4,186	3.06%	3.05%	100%	2,269	60,049	3.78%	3.78%	100%
4	1,227	40,552	3.03%	3.03%	100%	503	17,758	2.83%	2.84%	100%	133	4,614	2.88%	2.88%	100%	1,863	62,924	2.96%	2.97%	100%
5	977	43,249	2.26%	2.26%	100%	390	20,421	1.91%	1.91%	100%	122	5,575	2.19%	2.10%	104%	1,489	69,244	2.15%	2.14%	100%
6	719	43,008	1.67%	1.67%	100%	406	22,204	1.83%	1.83%	100%	117	6,407	1.83%	1.90%	96%	1,242	71,619	1.73%	1.74%	100%
7	585	40,226	1.45%	1.46%	100%	315	22,375	1.41%	1.41%	100%	113	6,660	1.70%	1.70%	100%	1,013	69,261	1.46%	1.47%	100%
8	437	38,637	1.13%	1.13%	100%	305	22,451	1.36%	1.36%	100%	116	6,582	1.76%	1.70%	104%	858	67,670	1.27%	1.26%	100%
9	384	37,558	1.02%	1.03%	99%	272	22,073	1.23%	1.24%	99%	103	6,295	1.64%	1.70%	96%	759	65,926	1.15%	1.16%	99%
10	275	32,273	0.85%	0.86%	99%	207	20,575	1.01%	1.20%	84%	117	5,858	2.00%	1.98%	101%	599	58,707	1.02%	1.09%	94%
11	264	29,373	0.90%	0.90%	100%	271	20,494	1.32%	1.20%	110%	113	5,730	1.97%	1.98%	100%	648	55,596	1.17%	1.12%	104%
12	255	27,909	0.91%	0.90%	102%	220	19,306	1.14%	1.15%	99%	111	5,033	2.21%	2.10%	105%	586	52,248	1.12%	1.11%	101%
13	213	29,076	0.73%	0.73%	100%	217	18,483	1.17%	1.15%	102%	85	4,354	1.95%	2.10%	93%	515	51,912	0.99%	0.99%	100%
14	205	27,430	0.75%	0.73%	102%	182	16,587	1.10%	1.15%	95%	87	3,494	2.49%	2.20%	113%	474	47,511	1.00%	0.98%	101%
15	169	25,226	0.67%	0.72%	93%	168	14,433	1.16%	1.13%	103%	56	2,646	2.12%	2.20%	96%	393	42,305	0.93%	0.95%	98%
16	164	24,228	0.68%	0.73%	93%	143	12,758	1.12%	1.13%	99%	51	2,102	2.43%	2.50%	97%	358	39,088	0.92%	0.96%	96%
17	166	23,502	0.71%	0.73%	97%	153	11,925	1.28%	1.25%	103%	38	1,783	2.13%	2.50%	85%	357	37,210	0.96%	0.98%	98%
18	153	19,692	0.78%	0.75%	104%	123	10,216	1.20%	1.25%	96%	43	1,378	3.12%	2.50%	125%	319	31,285	1.02%	0.99%	103%
19	125	15,855	0.79%	0.77%	102%	126	8,231	1.53%	1.58%	97%	28	946	2.96%	2.50%	118%	279	25,032	1.11%	1.10%	101%
20	92	12,829	0.72%	0.80%	90%	117	6,848	1.71%	1.68%	102%	18	700	2.57%	2.50%	103%	227	20,378	1.11%	1.15%	97%
21	85	9,813	0.87%	0.85%	102%	99	5,870	1.69%	1.75%	96%	13	497	2.62%	2.50%	105%	197	16,181	1.22%	1.23%	99%
22	69	7,116	0.97%	0.90%	108%	89	4,510	1.97%	1.75%	113%	14	347	4.03%	2.50%	161%	172	11,974	1.44%	1.27%	113%
23	54	5,789	0.93%	0.95%	98%	65	3,499	1.86%	1.80%	103%	11	211	5.22%	2.50%	209%	130	9,499	1.37%	1.30%	105%
24	33	3,792	0.87%	1.00%	87%	36	2,288	1.57%	1.80%	87%	7	111	6.32%	2.50%	253%	76	6,191	1.23%	1.32%	93%
25	44	2,511	1.75%	1.05%	167%	33	1,502	2.20%	1.85%	119%	1	62	1.62%	2.50%	65%	78	4,074	1.91%	1.37%	140%
26	14	1,890	0.74%	1.15%	64%	34	1,207	2.82%	1.85%	152%	3	36	8.31%	2.50%	332%	51	3,133	1.63%	1.44%	113%
27	13	1,147	1.13%	1.25%	91%	19	753	2.52%	1.90%	133%	1	19	5.30%	2.50%	212%	33	1,919	1.72%	1.52%	113%
28	16	773	2.07%	1.30%	159%	15	479	3.13%	1.90%	165%	0	14	0.00%	2.50%	0%	31	1,266	2.45%	1.54%	159%
29	7	401	1.75%	1.30%	134%	9	212	4.24%	1.90%	223%	1	4	26.67%	2.50%	1067%	17	617	2.76%	1.51%	182%
30	0	67	0.00%	1.35%	0%	1	23	4.26%	1.90%	224%	0	0	0.00%	0.00%	0%	1	91	1.10%	1.49%	74%
All Durations	12,364	647,292	1.91%	1.91%	100%	6,387	347,236	1.84%	1.84%	100%	1,897	81,092	2.34%	2.30%	102%	20,648	1,075,620	1.92%	1.92%	100%
Durations 8 and later	3,237	376,888	0.86%	0.86%	100%	2,904	224,723	1.29%	1.29%	100%	1,017	48,201	2.11%	2.05%	103%	7,158	649,812	1.10%	1.10%	100%

Exhibit 5(i)
RiverSource Life Insurance Company
Nationwide Experience for Policies with a Lifetime Benefit Period
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	282,451	0	0.0%	1,130,072	0	0.0%	1,998	4.50%	4.0010
	1990	7,180,779	1,155	0.0%	27,492,766	4,421	0.0%	12,261	4.50%	3.8287
	1991	14,939,305	2,354,766	15.8%	54,734,474	8,627,368	15.8%	19,803	4.50%	3.6638
	1992	21,564,913	3,829,402	17.8%	75,606,997	13,425,958	17.8%	26,542	4.50%	3.5060
	1993	25,391,805	5,909,286	23.3%	85,190,579	19,825,904	23.3%	27,029	4.50%	3.3550
	1994	24,429,083	6,068,319	24.8%	78,431,201	19,482,743	24.8%	25,907	4.50%	3.2106
	1995	23,438,987	7,610,265	32.5%	72,011,895	23,381,112	32.5%	25,002	4.50%	3.0723
	1996	22,610,907	10,487,360	46.4%	66,476,339	30,832,966	46.4%	24,163	4.50%	2.9400
	1997	21,765,155	11,896,033	54.7%	61,234,275	33,468,402	54.7%	23,431	4.50%	2.8134
	1998	20,935,709	12,136,677	58.0%	56,364,311	32,675,054	58.0%	22,388	4.50%	2.6923
	1999	19,848,108	16,004,697	80.6%	51,135,129	41,233,264	80.6%	21,453	4.50%	2.5763
	2000	19,027,189	16,652,873	87.5%	46,909,260	41,055,669	87.5%	20,682	4.50%	2.4654
	2001	18,204,861	16,864,862	92.6%	42,949,196	39,787,849	92.6%	19,942	4.50%	2.3592
	2002	17,331,366	19,632,406	113.3%	39,127,686	44,322,567	113.3%	19,144	4.50%	2.2576
	2003	16,459,028	24,577,010	149.3%	35,558,159	53,096,285	149.3%	18,407	4.50%	2.1604
	2004	15,640,628	27,277,746	174.4%	32,335,009	56,393,269	174.4%	17,664	4.50%	2.0674
	2005	15,598,616	29,026,771	186.1%	30,859,477	57,425,030	186.1%	16,578	4.50%	1.9783
	2006	17,579,361	28,373,269	161.4%	33,280,458	53,715,001	161.4%	15,679	4.50%	1.8932
	2007	16,504,828	35,141,251	212.9%	29,900,671	63,663,006	212.9%	14,852	4.50%	1.8116
	2008	15,653,236	38,103,152	243.4%	27,136,746	66,056,345	243.4%	13,977	4.50%	1.7336
Projected Future Experience	2009	16,065,275	40,749,016	253.6%	26,651,737	67,601,209	253.6%	13,029	4.50%	1.6590
	2010	16,046,879	40,503,159	252.4%	25,474,850	64,299,849	252.4%	12,166	4.50%	1.5875
	2011	15,015,184	40,239,531	268.0%	22,810,532	61,130,462	268.0%	11,295	4.50%	1.5192
	2012	14,132,855	35,743,137	252.9%	20,545,578	51,961,435	252.9%	10,468	4.50%	1.4537
	2013	12,957,934	41,927,203	323.6%	18,026,355	58,326,789	323.6%	9,616	4.50%	1.3911
	2014	12,905,646	41,305,836	320.1%	17,180,494	54,987,921	320.1%	8,716	4.50%	1.3312
	2015	11,660,226	37,953,873	325.5%	14,854,107	48,349,913	325.5%	7,915	4.50%	1.2739
	2016	11,227,553	38,260,525	340.8%	13,687,005	46,641,684	340.8%	7,142	4.50%	1.2191
	2017	10,477,558	32,585,568	311.0%	12,222,698	38,013,015	311.0%	6,381	4.50%	1.1666
	2018	9,371,612	30,749,345	328.1%	10,461,767	34,326,268	328.1%	5,723	4.50%	1.1163
	2019	8,160,064	29,495,859	361.5%	8,717,019	31,509,063	361.5%	4,868	4.50%	1.0683
	2020	7,363,810	20,772,512	282.1%	7,527,673	21,234,751	282.1%	4,192	4.50%	1.0223
	2021	6,545,754	32,084,386	490.2%	6,403,266	31,385,973	490.2%	3,665	4.50%	0.9782
	2022	5,614,481	29,304,465	521.9%	5,255,756	27,432,119	521.9%	3,175	4.50%	0.9361
	2023	4,771,359	26,709,721	559.8%	4,274,166	23,926,470	559.8%	2,725	4.50%	0.8958
	2024	4,017,048	24,143,520	601.0%	3,443,500	20,696,341	601.0%	2,317	4.50%	0.8572
	2025	3,349,635	21,544,562	643.2%	2,747,731	17,673,166	643.2%	1,950	4.50%	0.8203
	2026	2,765,656	18,957,563	685.5%	2,170,994	14,881,370	685.5%	1,624	4.50%	0.7850
	2027	2,259,740	16,439,879	727.5%	1,697,472	12,349,311	727.5%	1,338	4.50%	0.7512
	2028	1,827,248	14,045,617	768.7%	1,313,486	10,096,449	768.7%	1,091	4.50%	0.7188
	2029	1,462,154	11,816,046	808.1%	1,005,784	8,128,000	808.1%	880	4.50%	0.6879
Projected Future Experience	2030	1,157,349	9,783,880	845.4%	761,832	6,440,304	845.4%	701	4.50%	0.6583
	2031	905,758	7,969,016	879.8%	570,547	5,019,768	879.8%	552	4.50%	0.6299
	2032	700,528	6,376,744	910.3%	422,268	3,843,808	910.3%	429	4.50%	0.6028
	2033	535,156	5,010,083	936.2%	308,693	2,889,956	936.2%	330	4.50%	0.5768
	2034	403,587	3,865,638	957.8%	222,776	2,133,788	957.8%	250	4.50%	0.5520
	2035	300,286	2,929,540	975.6%	158,617	1,547,438	975.6%	186	4.50%	0.5282
	2036	220,287	2,180,740	990.0%	111,349	1,102,304	990.0%	137	4.50%	0.5055
	2037	159,217	1,597,067	1003.1%	77,014	772,510	1003.1%	99	4.50%	0.4837
	2038	113,287	1,150,331	1015.4%	52,438	532,461	1015.4%	70	4.50%	0.4629
	2039	79,278	814,065	1026.9%	35,116	360,585	1026.9%	49	4.50%	0.4429
	2040	54,501	565,310	1037.2%	23,101	239,618	1037.2%	34	4.50%	0.4239
	2041	36,756	384,627	1046.4%	14,909	156,011	1046.4%	23	4.50%	0.4056
	2042	24,274	255,921	1054.3%	9,422	99,336	1054.3%	15	4.50%	0.3882
	2043	15,663	166,150	1060.7%	5,818	61,714	1060.7%	9	4.50%	0.3714
	2044	9,849	104,961	1065.7%	3,501	37,308	1065.7%	6	4.50%	0.3554
	2045	6,015	64,306	1069.1%	2,046	21,873	1069.1%	4	4.50%	0.3401
	2046	3,553	38,053	1071.1%	1,156	12,386	1071.1%	2	4.50%	0.3255
	2047	2,019	21,641	1071.9%	629	6,740	1071.9%	1	4.50%	0.3115
	2048	1,097	11,754	1071.6%	327	3,503	1071.6%	1	4.50%	0.2981
	2049	565	6,049	1070.7%	161	1,725	1070.7%	0	4.50%	0.2852
Future Lifetime	2050	273	2,921	1069.3%	75	797	1069.3%	0	4.50%	0.2729
	2051	122	1,306	1067.8%	32	341	1067.8%	0	4.50%	0.2612
Future Lifetime	2052	50	532	1066.3%	12	133	1066.3%	0	4.50%	0.2499
	2053	18	193	1064.5%	4	46	1064.5%	0	4.50%	0.2392
Future Lifetime	2054	6	60	1062.5%	1	14	1062.5%	0	4.50%	0.2289
	2055	1	15	1060.3%	0	3	1060.3%	0	4.50%	0.2190
Future Lifetime	2056	0	3	1056.8%	0	1	1056.8%	0	4.50%	0.2096
	2057	0	0	1113.8%	0	0	1113.8%	0	4.50%	0.2006
	2058	0	0	9618.3%	0	0	9618.3%	0	4.50%	0.1919
Future Lifetime	Past	499,770,909	742,232,866	148.5%	1,146,024,513	1,276,854,571	111.4%			
	Future	37,342,572	238,346,667	638.3%	31,093,998	191,853,671	617.0%			
Future Lifetime	Lifetime	537,113,480	980,579,533	182.6%	1,177,118,510	1,468,708,242	124.8%			

Exhibit 5(i)
RiverSource Life Insurance Company
Nationwide Experience for Policies with a Lifetime Benefit Period
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	282,451	0	0.0%	1,130,072	0	0.0%	1,998	4.50%	4.0010
	1990	7,180,779	1,155	0.0%	27,492,766	4,421	0.0%	12,261	4.50%	3.8287
	1991	14,939,305	2,354,766	15.8%	54,734,474	8,627,368	15.8%	19,803	4.50%	3.6638
	1992	21,564,913	3,829,402	17.8%	75,606,997	13,425,958	17.8%	26,542	4.50%	3.5060
	1993	25,391,805	5,909,286	23.3%	85,190,579	19,825,904	23.3%	27,029	4.50%	3.3550
	1994	24,429,083	6,068,319	24.8%	78,431,201	19,482,743	24.8%	25,907	4.50%	3.2106
	1995	23,438,987	7,610,265	32.5%	72,011,895	23,381,112	32.5%	25,002	4.50%	3.0723
	1996	22,610,907	10,487,360	46.4%	66,476,339	30,832,966	46.4%	24,163	4.50%	2.9400
	1997	21,765,155	11,896,033	54.7%	61,234,275	33,468,402	54.7%	23,431	4.50%	2.8134
	1998	20,935,709	12,136,677	58.0%	56,364,311	32,675,054	58.0%	22,388	4.50%	2.6923
	1999	19,848,108	16,004,697	80.6%	51,135,129	41,233,264	80.6%	21,453	4.50%	2.5763
	2000	19,027,189	16,652,873	87.5%	46,909,260	41,055,669	87.5%	20,682	4.50%	2.4654
	2001	18,204,861	16,864,862	92.6%	42,949,196	39,787,849	92.6%	19,942	4.50%	2.3592
	2002	17,331,366	19,632,406	113.3%	39,127,686	44,322,567	113.3%	19,144	4.50%	2.2576
	2003	16,459,028	24,577,010	149.3%	35,558,159	53,096,285	149.3%	18,407	4.50%	2.1604
	2004	15,640,628	27,277,746	174.4%	32,335,009	56,393,269	174.4%	17,664	4.50%	2.0674
	2005	15,598,616	29,026,771	186.1%	30,859,477	57,425,030	186.1%	16,578	4.50%	1.9783
	2006	17,579,361	28,373,269	161.4%	33,280,458	53,715,001	161.4%	15,679	4.50%	1.8932
	2007	16,504,828	35,141,251	212.9%	29,900,671	63,663,006	212.9%	14,852	4.50%	1.8116
	2008	15,653,236	38,103,152	243.4%	27,136,746	66,056,345	243.4%	13,977	4.50%	1.7336
	2009	16,065,275	40,749,016	253.6%	26,651,737	67,601,209	253.6%	13,029	4.50%	1.6590
Projected Future Experience	2010	16,046,879	40,503,159	252.4%	25,474,850	64,299,849	252.4%	12,166	4.50%	1.5875
	2011	15,015,184	40,239,531	268.0%	22,810,532	61,130,462	268.0%	11,295	4.50%	1.5192
	2012	14,132,855	35,743,137	252.9%	20,545,578	51,961,435	252.9%	10,468	4.50%	1.4537
	2013	12,957,934	41,927,203	323.6%	18,026,355	58,326,789	323.6%	9,616	4.50%	1.3911
	2014	12,905,646	41,305,836	320.1%	17,180,494	54,987,921	320.1%	8,716	4.50%	1.3312
	2015	11,660,226	37,953,873	325.5%	14,854,107	48,349,913	325.5%	7,915	4.50%	1.2739
	2016	11,227,553	38,260,525	340.8%	13,687,005	46,641,684	340.8%	7,142	4.50%	1.2191
	2017	10,477,558	32,585,568	311.0%	12,222,698	38,013,015	311.0%	6,381	4.50%	1.1666
	2018	9,371,612	30,749,345	328.1%	10,461,767	34,326,268	328.1%	5,723	4.50%	1.1163
	2019	8,160,064	29,495,859	361.5%	8,717,019	31,509,063	361.5%	4,868	4.50%	1.0683
	2020	7,363,810	20,772,512	282.1%	7,527,673	21,234,751	282.1%	4,192	4.50%	1.0223
	2021	6,545,754	32,084,386	490.2%	6,403,266	31,385,973	490.2%	3,665	4.50%	0.9782
	2022	5,644,599	29,279,271	518.7%	5,283,950	27,408,535	518.7%	3,163	4.50%	0.9361
	2023	4,954,321	26,694,919	538.8%	4,438,063	23,913,210	538.8%	2,706	4.50%	0.8958
	2024	4,190,310	23,961,533	571.8%	3,592,024	20,540,338	571.8%	2,300	4.50%	0.8572
	2025	3,494,102	21,187,374	606.4%	2,866,238	17,380,162	606.4%	1,936	4.50%	0.8203
	2026	2,884,931	18,606,379	645.0%	2,264,623	14,605,696	645.0%	1,613	4.50%	0.7850
	2027	2,357,192	16,132,972	684.4%	1,770,676	12,118,768	684.4%	1,329	4.50%	0.7512
	2028	1,906,045	13,782,524	723.1%	1,370,128	9,907,329	723.1%	1,083	4.50%	0.7188
	2029	1,525,206	11,594,042	760.2%	1,049,156	7,975,288	760.2%	874	4.50%	0.6879
	2030	1,207,254	9,599,551	795.2%	794,683	6,318,968	795.2%	696	4.50%	0.6583
Projected Future Experience	2031	944,814	7,818,508	827.5%	595,149	4,924,961	827.5%	548	4.50%	0.6299
	2032	730,733	6,256,041	856.1%	440,475	3,771,050	856.1%	426	4.50%	0.6028
	2033	558,231	4,915,060	880.5%	322,003	2,835,144	880.5%	327	4.50%	0.5768
	2034	420,989	3,792,188	900.8%	232,381	2,093,244	900.8%	248	4.50%	0.5520
	2035	313,233	2,873,785	917.5%	165,456	1,517,987	917.5%	185	4.50%	0.5282
	2036	229,785	2,139,174	930.9%	116,150	1,081,293	930.9%	136	4.50%	0.5055
	2037	166,081	1,566,582	943.3%	80,334	757,765	943.3%	98	4.50%	0.4837
	2038	118,171	1,128,344	954.8%	54,699	522,283	954.8%	70	4.50%	0.4629
	2039	82,696	798,486	965.6%	36,630	353,684	965.6%	49	4.50%	0.4429
	2040	56,851	554,479	975.3%	24,097	235,027	975.3%	33	4.50%	0.4239
	2041	38,340	377,250	984.0%	15,551	153,019	984.0%	22	4.50%	0.4056
	2042	25,320	251,008	991.3%	9,828	97,429	991.3%	15	4.50%	0.3882
	2043	16,339	162,957	997.4%	6,069	60,528	997.4%	9	4.50%	0.3714
	2044	10,274	102,943	1002.0%	3,652	36,590	1002.0%	6	4.50%	0.3554
	2045	6,274	63,069	1005.2%	2,134	21,452	1005.2%	3	4.50%	0.3401
	2046	3,706	37,321	1007.1%	1,206	12,147	1007.1%	2	4.50%	0.3255
	2047	2,106	21,224	1007.8%	656	6,611	1007.8%	1	4.50%	0.3115
	2048	1,144	11,527	1007.6%	341	3,436	1007.6%	1	4.50%	0.2981
	2049	589	5,932	1006.6%	168	1,692	1006.6%	0	4.50%	0.2852
	2050	285	2,864	1005.4%	78	782	1005.4%	0	4.50%	0.2729
Future Lifetime	2051	128	1,281	1004.0%	33	335	1004.0%	0	4.50%	0.2612
	2052	52	522	1002.5%	13	130	1002.5%	0	4.50%	0.2499
Future Lifetime	2053	19	189	1000.9%	5	45	1000.9%	0	4.50%	0.2392
	2054	6	59	999.0%	1	14	999.0%	0	4.50%	0.2289
Future Lifetime	2055	2	15	996.9%	0	3	996.9%	0	4.50%	0.2190
	2056	0	3	993.6%	0	1	993.6%	0	4.50%	0.2096
Future Lifetime	2057	0	0	1047.2%	0	0	1047.2%	0	4.50%	0.2006
	2058	0	0	9041.7%	0	0	9041.7%	0	4.50%	0.1919
Future Lifetime	Past	499,770,909	742,232,866	148.5%	1,146,024,513	1,276,854,571	111.4%			
	Future	38,435,884	235,803,763	613.5%	31,939,915	190,040,921	595.0%			
Future Lifetime	Lifetime	538,206,792	978,036,629	181.7%	1,177,964,427	1,466,895,492	124.5%			

Exhibit 5(ii)
RiverSource Life Insurance Company
Nationwide Experience for Policies with Non-Lifetime Benefit Periods
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	195,386	0	0.0%	781,729	0	0.0%	1,534	4.50%	4.0010
	1990	4,141,424	0	0.0%	15,856,108	0	0.0%	7,968	4.50%	3.8287
	1991	8,790,782	940,209	10.7%	32,207,581	3,444,727	10.7%	13,252	4.50%	3.6638
	1992	12,884,610	2,122,163	16.5%	45,173,689	7,440,344	16.5%	18,047	4.50%	3.5060
	1993	15,579,978	2,982,091	19.1%	52,271,482	10,005,042	19.1%	18,675	4.50%	3.3550
	1994	14,992,839	3,786,726	25.3%	48,135,511	12,157,537	25.3%	17,751	4.50%	3.2106
	1995	14,199,575	3,656,690	25.8%	43,625,533	11,234,496	25.8%	16,931	4.50%	3.0723
	1996	13,524,217	4,973,429	36.8%	39,761,362	14,621,941	36.8%	16,173	4.50%	2.9400
	1997	12,824,962	5,587,705	43.6%	36,081,861	15,720,499	43.6%	15,494	4.50%	2.8134
	1998	12,188,320	7,449,311	61.1%	32,814,091	20,055,460	61.1%	14,689	4.50%	2.6923
	1999	11,443,387	6,613,162	57.8%	29,481,856	17,037,638	57.8%	13,912	4.50%	2.5763
	2000	10,817,576	9,763,214	90.3%	26,669,442	24,070,037	90.3%	13,270	4.50%	2.4654
	2001	10,196,244	8,775,612	86.1%	24,055,139	20,703,561	86.1%	12,586	4.50%	2.3592
	2002	9,569,337	10,267,726	107.3%	21,603,953	23,180,652	107.3%	11,879	4.50%	2.2576
	2003	8,898,912	8,676,958	97.5%	19,225,249	18,745,740	97.5%	11,204	4.50%	2.1604
	2004	8,288,288	11,210,243	135.3%	17,134,981	23,175,751	135.3%	10,557	4.50%	2.0674
	2005	7,736,118	12,452,366	161.0%	15,304,726	24,635,104	161.0%	9,700	4.50%	1.9783
	2006	8,534,696	12,674,068	148.5%	16,157,504	23,993,978	148.5%	9,008	4.50%	1.8932
	2007	7,894,947	12,029,685	152.4%	14,302,737	21,793,359	152.4%	8,394	4.50%	1.8116
	2008	7,303,937	14,136,657	193.5%	12,662,243	24,507,576	193.5%	7,750	4.50%	1.7336
	2009	7,316,315	14,903,469	203.7%	12,137,514	24,724,341	203.7%	7,085	4.50%	1.6590
	2010	7,133,663	14,740,251	206.6%	11,324,880	23,400,543	206.6%	6,458	4.50%	1.5875
Projected Future Experience	2011	6,504,718	14,443,429	222.0%	9,881,736	21,941,943	222.0%	5,837	4.50%	1.5192
	2012	5,944,663	16,528,328	278.0%	8,642,029	24,027,987	278.0%	5,273	4.50%	1.4537
	2013	5,277,003	14,784,667	280.2%	7,341,073	20,567,606	280.2%	4,725	4.50%	1.3911
	2014	5,128,484	15,091,645	294.3%	6,827,235	20,090,579	294.3%	4,195	4.50%	1.3312
	2015	4,560,647	13,577,769	297.7%	5,809,866	17,296,889	297.7%	3,732	4.50%	1.2739
	2016	4,279,942	12,716,062	297.1%	5,217,485	15,501,579	297.1%	3,283	4.50%	1.2191
	2017	3,867,486	11,072,868	286.3%	4,511,654	12,917,163	286.3%	2,859	4.50%	1.1666
	2018	3,368,944	10,217,976	303.3%	3,760,837	11,406,584	303.3%	2,523	4.50%	1.1163
	2019	2,946,206	11,205,487	380.3%	3,147,296	11,970,304	380.3%	2,172	4.50%	1.0683
	2020	2,503,885	8,137,410	325.0%	2,559,602	8,318,487	325.0%	1,904	4.50%	1.0223
	2021	2,143,161	8,521,471	397.6%	2,096,508	8,335,976	397.6%	1,617	4.50%	0.9782
	2022	1,780,913	7,585,129	425.9%	1,667,125	7,100,493	425.9%	1,360	4.50%	0.9361
	2023	1,465,316	6,656,471	454.3%	1,312,624	5,962,842	454.3%	1,132	4.50%	0.8958
	2024	1,193,729	5,753,029	481.9%	1,023,290	4,931,619	481.9%	932	4.50%	0.8572
	2025	962,559	4,903,508	509.4%	789,594	4,022,385	509.4%	759	4.50%	0.8203
	2026	767,917	4,122,210	536.8%	602,802	3,235,866	536.8%	612	4.50%	0.7850
	2027	605,664	3,418,043	564.3%	454,963	2,567,566	564.3%	487	4.50%	0.7512
	2028	472,302	2,797,834	592.4%	339,506	2,011,175	592.4%	383	4.50%	0.7188
	2029	364,268	2,261,371	620.8%	250,572	1,555,548	620.8%	298	4.50%	0.6879
	2030	277,879	1,802,599	648.7%	182,916	1,186,573	648.7%	229	4.50%	0.6583
	2031	209,609	1,416,800	675.9%	132,035	892,457	675.9%	174	4.50%	0.6299
	2032	156,263	1,096,159	701.5%	94,193	660,748	701.5%	131	4.50%	0.6028
	2033	115,062	833,400	724.3%	66,371	480,728	724.3%	97	4.50%	0.5768
	2034	83,632	622,932	744.8%	46,164	343,851	744.8%	71	4.50%	0.5520
	2035	59,965	457,667	763.2%	31,675	241,748	763.2%	51	4.50%	0.5282
	2036	42,386	330,258	779.2%	21,425	166,936	779.2%	36	4.50%	0.5055
	2037	29,516	234,576	794.8%	14,277	113,466	794.8%	25	4.50%	0.4837
	2038	20,235	164,010	810.5%	9,366	75,916	810.5%	17	4.50%	0.4629
	2039	13,648	112,792	826.4%	6,045	49,960	826.4%	12	4.50%	0.4429
	2040	9,049	76,222	842.3%	3,836	32,308	842.3%	8	4.50%	0.4239
	2041	5,892	50,555	858.1%	2,390	20,506	858.1%	5	4.50%	0.4056
	2042	3,762	32,857	873.4%	1,460	12,754	873.4%	3	4.50%	0.3882
	2043	2,351	20,884	888.2%	873	7,757	888.2%	2	4.50%	0.3714
	2044	1,435	12,946	902.2%	510	4,601	902.2%	1	4.50%	0.3554
	2045	852	7,801	915.5%	290	2,653	915.5%	1	4.50%	0.3401
	2046	490	4,550	927.8%	160	1,481	927.8%	0	4.50%	0.3255
	2047	272	2,556	939.4%	85	796	939.4%	0	4.50%	0.3115
	2048	145	1,374	950.2%	43	410	950.2%	0	4.50%	0.2981
	2049	73	702	960.1%	21	200	960.1%	0	4.50%	0.2852
	2050	35	337	969.2%	10	92	969.2%	0	4.50%	0.2729
	2051	15	151	977.3%	4	39	977.3%	0	4.50%	0.2612
	2052	6	62	984.3%	2	15	984.3%	0	4.50%	0.2499
	2053	2	22	989.6%	1	5	989.6%	0	4.50%	0.2392
	2054	1	7	992.9%	0	2	992.9%	0	4.50%	0.2289
	2055	0	2	994.7%	0	0	994.7%	0	4.50%	0.2190
	2056	0	0	992.3%	0	0	992.3%	0	4.50%	0.2096
	2057	0	0	1016.0%	0	0	1016.0%	0	4.50%	0.2006
	2058	0	0	0.0%	0	0	0.0%	0	4.50%	0.1919
Future Lifetime	Past	258,837,491	295,517,377	114.2%	624,467,981	528,687,447	84.7%			
	Future	10,788,402	53,301,288	494.1%	9,151,134	44,019,476	481.0%			
	Lifetime	269,625,893	348,818,665	129.4%	633,619,115	572,706,923	90.4%			

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Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	195,386	0	0.0%	781,729	0	0.0%	1,534	4.50%	4.0010
	1990	4,141,424	0	0.0%	15,856,108	0	0.0%	7,968	4.50%	3.8287
	1991	8,790,782	940,209	10.7%	32,207,581	3,444,727	10.7%	13,252	4.50%	3.6638
	1992	12,884,610	2,122,163	16.5%	45,173,689	7,440,344	16.5%	18,047	4.50%	3.5060
	1993	15,579,978	2,982,091	19.1%	52,271,482	10,005,042	19.1%	18,675	4.50%	3.3550
	1994	14,992,839	3,786,726	25.3%	48,135,511	12,157,537	25.3%	17,751	4.50%	3.2106
	1995	14,199,575	3,656,690	25.8%	43,625,533	11,234,496	25.8%	16,931	4.50%	3.0723
	1996	13,524,217	4,973,429	36.8%	39,761,362	14,621,941	36.8%	16,173	4.50%	2.9400
	1997	12,824,962	5,587,705	43.6%	36,081,861	15,720,499	43.6%	15,494	4.50%	2.8134
	1998	12,188,320	7,449,311	61.1%	32,814,091	20,055,460	61.1%	14,689	4.50%	2.6923
	1999	11,443,387	6,613,162	57.8%	29,481,856	17,037,638	57.8%	13,912	4.50%	2.5763
	2000	10,817,576	9,763,214	90.3%	26,669,442	24,070,037	90.3%	13,270	4.50%	2.4654
	2001	10,196,244	8,775,612	86.1%	24,055,139	20,703,561	86.1%	12,586	4.50%	2.3592
	2002	9,569,337	10,267,726	107.3%	21,603,953	23,180,652	107.3%	11,879	4.50%	2.2576
	2003	8,898,912	8,676,958	97.5%	19,225,249	18,745,740	97.5%	11,204	4.50%	2.1604
	2004	8,288,288	11,210,243	135.3%	17,134,981	23,175,751	135.3%	10,557	4.50%	2.0674
	2005	7,736,118	12,452,366	161.0%	15,304,726	24,635,104	161.0%	9,700	4.50%	1.9783
	2006	8,534,696	12,674,068	148.5%	16,157,504	23,993,978	148.5%	9,008	4.50%	1.8932
	2007	7,894,947	12,029,685	152.4%	14,302,737	21,793,359	152.4%	8,394	4.50%	1.8116
	2008	7,303,937	14,136,657	193.5%	12,662,243	24,507,576	193.5%	7,750	4.50%	1.7336
	2009	7,316,315	14,903,469	203.7%	12,137,514	24,724,341	203.7%	7,085	4.50%	1.6590
Projected Future Experience	2010	7,133,663	14,740,251	206.6%	11,324,880	23,400,543	206.6%	6,458	4.50%	1.5875
	2011	6,504,718	14,443,429	222.0%	9,881,736	21,941,943	222.0%	5,837	4.50%	1.5192
	2012	5,944,663	16,528,328	278.0%	8,642,029	24,027,987	278.0%	5,273	4.50%	1.4537
	2013	5,277,003	14,784,667	280.2%	7,341,073	20,567,606	280.2%	4,725	4.50%	1.3911
	2014	5,128,484	15,091,645	294.3%	6,827,235	20,090,579	294.3%	4,195	4.50%	1.3312
	2015	4,560,647	13,577,769	297.7%	5,809,866	17,296,889	297.7%	3,732	4.50%	1.2739
	2016	4,279,942	12,716,062	297.1%	5,217,485	15,501,579	297.1%	3,283	4.50%	1.2191
	2017	3,867,486	11,072,868	286.3%	4,511,654	12,917,163	286.3%	2,859	4.50%	1.1666
	2018	3,368,944	10,217,976	303.3%	3,760,837	11,406,584	303.3%	2,523	4.50%	1.1163
	2019	2,946,206	11,205,487	380.3%	3,147,296	11,970,304	380.3%	2,172	4.50%	1.0683
	2020	2,503,885	8,137,410	325.0%	2,559,602	8,318,487	325.0%	1,904	4.50%	1.0223
	2021	2,143,161	8,521,471	397.6%	2,096,508	8,335,976	397.6%	1,617	4.50%	0.9782
	2022	1,794,023	7,584,580	422.8%	1,679,398	7,099,979	422.8%	1,350	4.50%	0.9361
	2023	1,541,007	6,716,853	435.9%	1,380,429	6,016,932	435.9%	1,118	4.50%	0.8958
	2024	1,263,112	5,733,246	453.9%	1,082,767	4,914,661	453.9%	921	4.50%	0.8572
	2025	1,018,497	4,814,305	472.7%	835,481	3,949,210	472.7%	750	4.50%	0.8203
	2026	812,535	4,029,704	495.9%	637,826	3,163,250	495.9%	604	4.50%	0.7850
	2027	640,848	3,339,774	521.1%	481,392	2,508,772	521.1%	481	4.50%	0.7512
	2028	499,733	2,733,535	547.0%	359,224	1,964,955	547.0%	378	4.50%	0.7188
	2029	385,420	2,209,218	573.2%	265,122	1,519,673	573.2%	294	4.50%	0.6879
	2030	294,010	1,760,892	598.9%	193,534	1,159,119	598.9%	226	4.50%	0.6583
	2031	221,774	1,383,922	624.0%	139,698	871,747	624.0%	172	4.50%	0.6299
	2032	165,329	1,070,652	647.6%	99,658	645,373	647.6%	129	4.50%	0.6028
	2033	121,736	813,960	668.6%	70,221	469,515	668.6%	95	4.50%	0.5768
	2034	88,481	608,370	687.6%	48,840	335,813	687.6%	70	4.50%	0.5520
	2035	63,440	446,947	704.5%	33,510	236,086	704.5%	50	4.50%	0.5282
	2036	44,841	322,508	719.2%	22,666	163,019	719.2%	36	4.50%	0.5055
	2037	31,225	229,061	733.6%	15,104	110,798	733.6%	25	4.50%	0.4837
	2038	21,406	160,148	748.1%	9,909	74,129	748.1%	17	4.50%	0.4629
	2039	14,438	110,131	762.8%	6,395	48,782	762.8%	11	4.50%	0.4429
	2040	9,572	74,422	777.5%	4,057	31,545	777.5%	8	4.50%	0.4239
	2041	6,232	49,359	792.0%	2,528	20,021	792.0%	5	4.50%	0.4056
	2042	3,979	32,080	806.2%	1,545	12,452	806.2%	3	4.50%	0.3882
	2043	2,487	20,389	819.8%	924	7,573	819.8%	2	4.50%	0.3714
	2044	1,518	12,639	832.8%	539	4,492	832.8%	1	4.50%	0.3554
	2045	901	7,616	845.0%	307	2,590	845.0%	1	4.50%	0.3401
	2046	519	4,442	856.4%	169	1,446	856.4%	0	4.50%	0.3255
	2047	288	2,495	867.1%	90	777	867.1%	0	4.50%	0.3115
	2048	153	1,342	877.0%	46	400	877.0%	0	4.50%	0.2981
	2049	77	685	886.2%	22	195	886.2%	0	4.50%	0.2852
	2050	37	329	894.6%	10	90	894.6%	0	4.50%	0.2729
	2051	16	147	902.1%	4	38	902.1%	0	4.50%	0.2612
	2052	7	60	908.5%	2	15	908.5%	0	4.50%	0.2499
	2053	2	22	913.4%	1	5	913.4%	0	4.50%	0.2392
	2054	1	7	916.5%	0	2	916.5%	0	4.50%	0.2289
	2055	0	2	918.1%	0	0	918.1%	0	4.50%	0.2190
	2056	0	0	915.9%	0	0	915.9%	0	4.50%	0.2096
	2057	0	0	937.7%	0	0	937.7%	0	4.50%	0.2006
	2058	0	0	0.0%	0	0	0.0%	0	4.50%	0.1919
Past Future Lifetime	Past	258,837,491	295,517,377	114.2%	624,467,981	528,687,447	84.7%			
	Future	11,190,804	52,795,314	471.8%	9,467,923	43,669,432	461.2%			
	Lifetime	270,028,295	348,312,691	129.0%	633,935,904	572,356,879	90.3%			

Exhibit 5(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	477,837	0	0.0%	1,911,801	0	0.0%	3,532	4.50%	4.0010
	1990	11,322,204	1,155	0.0%	43,348,874	4,421	0.0%	20,229	4.50%	3.8287
	1991	23,730,087	3,294,975	13.9%	86,942,055	12,072,095	13.9%	33,055	4.50%	3.6638
	1992	34,449,523	5,951,565	17.3%	120,780,687	20,866,302	17.3%	44,589	4.50%	3.5060
	1993	40,971,783	8,891,377	21.7%	137,462,061	29,830,945	21.7%	45,704	4.50%	3.3550
	1994	39,421,923	9,855,045	25.0%	126,566,712	31,640,280	25.0%	43,658	4.50%	3.2106
	1995	37,638,561	11,266,955	29.9%	115,637,427	34,615,608	29.9%	41,933	4.50%	3.0723
	1996	36,135,124	15,460,789	42.8%	106,237,701	45,454,907	42.8%	40,336	4.50%	2.9400
	1997	34,590,117	17,483,738	50.5%	97,316,136	49,188,901	50.5%	38,925	4.50%	2.8134
	1998	33,124,028	19,585,987	59.1%	89,178,402	52,730,514	59.1%	37,077	4.50%	2.6923
	1999	31,291,494	22,617,859	72.3%	80,616,984	58,270,901	72.3%	35,365	4.50%	2.5763
	2000	29,844,765	26,416,087	88.5%	73,578,702	65,125,706	88.5%	33,952	4.50%	2.4654
	2001	28,401,105	25,640,474	90.3%	67,004,335	60,491,410	90.3%	32,528	4.50%	2.3592
	2002	26,900,703	29,900,133	111.2%	60,731,638	67,503,220	111.2%	31,023	4.50%	2.2576
	2003	25,357,939	33,253,969	131.1%	54,783,408	71,842,025	131.1%	29,611	4.50%	2.1604
	2004	23,928,916	38,487,989	160.8%	49,469,990	79,569,021	160.8%	28,221	4.50%	2.0674
	2005	23,334,733	41,479,138	177.8%	46,164,203	82,060,134	177.8%	26,278	4.50%	1.9783
	2006	26,114,057	41,047,337	157.2%	49,437,962	77,708,979	157.2%	24,687	4.50%	1.8932
	2007	24,399,775	47,170,936	193.3%	44,203,407	85,456,366	193.3%	23,246	4.50%	1.8116
	2008	22,957,173	52,239,810	227.6%	39,798,989	90,563,921	227.6%	21,727	4.50%	1.7336
	2009	23,381,591	55,652,485	238.0%	38,789,251	92,325,550	238.0%	20,114	4.50%	1.6590
	2010	23,180,542	55,243,411	238.3%	36,799,730	87,700,392	238.3%	18,624	4.50%	1.5875
Projected Future Experience	2011	21,519,902	54,682,961	254.1%	32,692,268	83,072,405	254.1%	17,132	4.50%	1.5192
	2012	20,077,518	52,271,465	260.3%	29,187,607	75,989,423	260.3%	15,741	4.50%	1.4537
	2013	18,234,937	56,711,870	311.0%	25,367,428	78,894,394	311.0%	14,341	4.50%	1.3911
	2014	18,034,130	56,397,481	312.7%	24,007,729	75,078,501	312.7%	12,911	4.50%	1.3312
	2015	16,220,873	51,531,641	317.7%	20,663,973	65,646,802	317.7%	11,647	4.50%	1.2739
	2016	15,507,495	50,976,586	328.7%	18,904,489	62,143,263	328.7%	10,425	4.50%	1.2191
	2017	14,345,044	43,658,436	304.3%	16,734,351	50,930,178	304.3%	9,240	4.50%	1.1666
	2018	12,740,556	40,967,320	321.6%	14,222,604	45,732,852	321.6%	8,246	4.50%	1.1163
	2019	11,106,270	40,701,346	366.5%	11,864,314	43,479,366	366.5%	7,040	4.50%	1.0683
	2020	9,867,695	28,909,922	293.0%	10,087,275	29,553,238	293.0%	6,096	4.50%	1.0223
	2021	8,688,915	40,605,858	467.3%	8,499,774	39,721,948	467.3%	5,283	4.50%	0.9782
	2022	7,395,394	36,889,593	498.8%	6,922,881	34,532,612	498.8%	4,535	4.50%	0.9361
	2023	6,236,675	33,366,192	535.0%	5,586,790	29,889,312	535.0%	3,857	4.50%	0.8958
	2024	5,210,777	29,896,549	573.7%	4,466,789	25,627,960	573.7%	3,249	4.50%	0.8572
	2025	4,312,194	26,448,071	613.3%	3,537,325	21,695,551	613.3%	2,709	4.50%	0.8203
	2026	3,533,573	23,079,773	653.2%	2,773,795	18,117,236	653.2%	2,236	4.50%	0.7850
	2027	2,865,404	19,857,922	693.0%	2,152,434	14,916,877	693.0%	1,825	4.50%	0.7512
	2028	2,299,550	16,843,452	732.5%	1,652,992	12,107,624	732.5%	1,474	4.50%	0.7188
	2029	1,826,423	14,077,417	770.8%	1,256,356	9,683,548	770.8%	1,178	4.50%	0.6879
	2030	1,435,227	11,586,479	807.3%	944,748	7,626,877	807.3%	930	4.50%	0.6583
	2031	1,115,368	9,385,816	841.5%	702,582	5,912,225	841.5%	726	4.50%	0.6299
	2032	856,790	7,472,903	872.2%	516,461	4,504,556	872.2%	560	4.50%	0.6028
	2033	650,218	5,843,483	898.7%	375,064	3,370,685	898.7%	426	4.50%	0.5768
	2034	487,219	4,488,570	921.3%	268,940	2,477,639	921.3%	320	4.50%	0.5520
	2035	360,251	3,387,207	940.2%	190,291	1,789,186	940.2%	237	4.50%	0.5282
	2036	262,673	2,510,998	955.9%	132,774	1,269,241	955.9%	173	4.50%	0.5055
	2037	188,732	1,831,642	970.5%	91,291	885,976	970.5%	124	4.50%	0.4837
	2038	133,522	1,314,341	984.4%	61,804	608,377	984.4%	88	4.50%	0.4629
	2039	92,926	926,857	997.4%	41,161	410,545	997.4%	61	4.50%	0.4429
	2040	63,550	641,533	1009.5%	26,937	271,926	1009.5%	41	4.50%	0.4239
	2041	42,647	435,182	1020.4%	17,298	176,517	1020.4%	28	4.50%	0.4056
	2042	28,036	288,778	1030.0%	10,882	112,089	1030.0%	18	4.50%	0.3882
	2043	18,015	187,033	1038.2%	6,691	69,471	1038.2%	11	4.50%	0.3714
	2044	11,284	117,907	1044.9%	4,011	41,909	1044.9%	7	4.50%	0.3554
	2045	6,867	72,107	1050.0%	2,336	24,526	1050.0%	4	4.50%	0.3401
	2046	4,043	42,603	1053.7%	1,316	13,867	1053.7%	2	4.50%	0.3255
	2047	2,291	24,197	1056.1%	714	7,537	1056.1%	1	4.50%	0.3115
	2048	1,241	13,128	1057.5%	370	3,913	1057.5%	1	4.50%	0.2981
	2049	638	6,751	1058.0%	182	1,926	1058.0%	0	4.50%	0.2852
	2050	308	3,258	1058.0%	84	889	1058.0%	0	4.50%	0.2729
	2051	138	1,457	1057.7%	36	381	1057.7%	0	4.50%	0.2612
	2052	56	594	1057.1%	14	148	1057.1%	0	4.50%	0.2499
	2053	20	215	1056.2%	5	52	1056.2%	0	4.50%	0.2392
	2054	6	67	1054.7%	1	15	1054.7%	0	4.50%	0.2289
	2055	2	17	1052.8%	0	4	1052.8%	0	4.50%	0.2190
	2056	0	3	1049.3%	0	1	1049.3%	0	4.50%	0.2096
	2057	0	0	1101.3%	0	0	1101.3%	0	4.50%	0.2006
	2058	0	0	10958.1%	0	0	10958.1%	0	4.50%	0.1919
Future Lifetime	Past	758,608,400	1,037,750,243	136.8%	1,770,492,494	1,805,542,018	102.0%			
	Future	48,130,974	291,647,955	605.9%	40,245,131	235,873,147	586.1%			
	Lifetime	806,739,373	1,329,398,198	164.8%	1,810,737,625	2,041,415,165	112.7%			

Exhibit 5(iii)
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Ending Policies Inforce	Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio			
Historical Experience	1989	477,837	0	0.0%	1,911,801	0	0.0%	3,532	4.50%	4.0010
	1990	11,322,204	1,155	0.0%	43,348,874	4,421	0.0%	20,229	4.50%	3.8287
	1991	23,730,087	3,294,975	13.9%	86,942,055	12,072,095	13.9%	33,055	4.50%	3.6638
	1992	34,449,523	5,951,565	17.3%	120,780,687	20,866,302	17.3%	44,589	4.50%	3.5060
	1993	40,971,783	8,891,377	21.7%	137,462,061	29,830,945	21.7%	45,704	4.50%	3.3550
	1994	39,421,923	9,855,045	25.0%	126,566,712	31,640,280	25.0%	43,658	4.50%	3.2106
	1995	37,638,561	11,266,955	29.9%	115,637,427	34,615,608	29.9%	41,933	4.50%	3.0723
	1996	36,135,124	15,460,789	42.8%	106,237,701	45,454,907	42.8%	40,336	4.50%	2.9400
	1997	34,590,117	17,483,738	50.5%	97,316,136	49,188,901	50.5%	38,925	4.50%	2.8134
	1998	33,124,028	19,585,987	59.1%	89,178,402	52,730,514	59.1%	37,077	4.50%	2.6923
	1999	31,291,494	22,617,859	72.3%	80,616,984	58,270,901	72.3%	35,365	4.50%	2.5763
	2000	29,844,765	26,416,087	88.5%	73,578,702	65,125,706	88.5%	33,952	4.50%	2.4654
	2001	28,401,105	25,640,474	90.3%	67,004,335	60,491,410	90.3%	32,528	4.50%	2.3592
	2002	26,900,703	29,900,133	111.2%	60,731,638	67,503,220	111.2%	31,023	4.50%	2.2576
	2003	25,357,939	33,253,969	131.1%	54,783,408	71,842,025	131.1%	29,611	4.50%	2.1604
	2004	23,928,916	38,487,989	160.8%	49,469,990	79,569,021	160.8%	28,221	4.50%	2.0674
	2005	23,334,733	41,479,138	177.8%	46,164,203	82,060,134	177.8%	26,278	4.50%	1.9783
	2006	26,114,057	41,047,337	157.2%	49,437,962	77,708,979	157.2%	24,687	4.50%	1.8932
	2007	24,399,775	47,170,936	193.3%	44,203,407	85,456,366	193.3%	23,246	4.50%	1.8116
	2008	22,957,173	52,239,810	227.6%	39,798,989	90,563,921	227.6%	21,727	4.50%	1.7336
	2009	23,381,591	55,652,485	238.0%	38,789,251	92,325,550	238.0%	20,114	4.50%	1.6590
	2010	23,180,542	55,243,411	238.3%	36,799,730	87,700,392	238.3%	18,624	4.50%	1.5875
Projected Future Experience	2011	21,519,902	54,682,961	254.1%	32,692,268	83,072,405	254.1%	17,132	4.50%	1.5192
	2012	20,077,518	52,271,465	260.3%	29,187,607	75,989,423	260.3%	15,741	4.50%	1.4537
	2013	18,234,937	56,711,870	311.0%	25,367,428	78,894,394	311.0%	14,341	4.50%	1.3911
	2014	18,034,130	56,397,481	312.7%	24,007,729	75,078,501	312.7%	12,911	4.50%	1.3312
	2015	16,220,873	51,531,641	317.7%	20,663,973	65,646,802	317.7%	11,647	4.50%	1.2739
	2016	15,507,495	50,976,586	328.7%	18,904,489	62,143,263	328.7%	10,425	4.50%	1.2191
	2017	14,345,044	43,658,436	304.3%	16,734,351	50,930,178	304.3%	9,240	4.50%	1.1666
	2018	12,740,556	40,967,320	321.6%	14,222,604	45,732,852	321.6%	8,246	4.50%	1.1163
	2019	11,106,270	40,701,346	366.5%	11,864,314	43,479,366	366.5%	7,040	4.50%	1.0683
	2020	9,867,695	28,909,922	293.0%	10,087,275	29,553,238	293.0%	6,096	4.50%	1.0223
	2021	8,688,915	40,605,858	467.3%	8,499,774	39,721,948	467.3%	5,283	4.50%	0.9782
	2022	7,438,622	36,863,850	495.6%	6,963,348	34,508,514	495.6%	4,513	4.50%	0.9361
	2023	6,495,329	33,411,771	514.4%	5,818,491	29,930,142	514.4%	3,824	4.50%	0.8958
	2024	5,453,423	29,694,779	544.5%	4,674,790	25,454,999	544.5%	3,221	4.50%	0.8572
	2025	4,512,599	26,001,679	576.2%	3,701,719	21,329,373	576.2%	2,686	4.50%	0.8203
	2026	3,697,466	22,636,083	612.2%	2,902,449	17,768,947	612.2%	2,217	4.50%	0.7850
	2027	2,998,039	19,472,746	649.5%	2,252,068	14,627,540	649.5%	1,810	4.50%	0.7512
	2028	2,405,778	16,516,060	686.5%	1,729,352	11,872,284	686.5%	1,462	4.50%	0.7188
	2029	1,910,625	13,803,260	722.4%	1,314,277	9,494,961	722.4%	1,168	4.50%	0.6879
	2030	1,501,264	11,360,444	756.7%	988,217	7,478,087	756.7%	922	4.50%	0.6583
	2031	1,166,588	9,202,429	788.8%	734,846	5,796,708	788.8%	720	4.50%	0.6299
	2032	896,062	7,326,693	817.7%	540,133	4,416,423	817.7%	555	4.50%	0.6028
	2033	679,966	5,729,020	842.5%	392,224	3,304,659	842.5%	423	4.50%	0.5768
	2034	509,469	4,400,558	863.8%	281,221	2,429,058	863.8%	318	4.50%	0.5520
	2035	376,673	3,320,732	881.6%	198,966	1,754,073	881.6%	235	4.50%	0.5282
	2036	274,626	2,461,681	896.4%	138,816	1,244,312	896.4%	171	4.50%	0.5055
	2037	197,306	1,795,643	910.1%	95,438	868,563	910.1%	123	4.50%	0.4837
	2038	139,578	1,288,491	923.1%	64,607	596,412	923.1%	87	4.50%	0.4629
	2039	97,134	908,617	935.4%	43,025	402,466	935.4%	60	4.50%	0.4429
	2040	66,423	628,901	946.8%	28,155	266,572	946.8%	41	4.50%	0.4239
	2041	44,572	426,610	957.1%	18,079	173,040	957.1%	27	4.50%	0.4056
	2042	29,299	283,087	966.2%	11,373	109,880	966.2%	18	4.50%	0.3882
	2043	18,826	183,346	973.9%	6,993	68,101	973.9%	11	4.50%	0.3714
	2044	11,792	115,582	980.2%	4,191	41,082	980.2%	7	4.50%	0.3554
	2045	7,176	70,684	985.1%	2,441	24,042	985.1%	4	4.50%	0.3401
	2046	4,225	41,763	988.6%	1,375	13,593	988.6%	2	4.50%	0.3255
	2047	2,394	23,719	990.9%	746	7,388	990.9%	1	4.50%	0.3115
	2048	1,297	12,869	992.2%	387	3,836	992.2%	1	4.50%	0.2981
	2049	667	6,618	992.7%	190	1,888	992.7%	0	4.50%	0.2852
	2050	322	3,194	992.7%	88	872	992.7%	0	4.50%	0.2729
	2051	144	1,428	992.4%	38	373	992.4%	0	4.50%	0.2612
	2052	59	582	991.9%	15	145	991.9%	0	4.50%	0.2499
	2053	21	211	991.0%	5	50	991.0%	0	4.50%	0.2392
	2054	7	66	989.6%	2	15	989.6%	0	4.50%	0.2289
	2055	2	17	987.8%	0	4	987.8%	0	4.50%	0.2190
	2056	0	3	984.4%	0	1	984.4%	0	4.50%	0.2096
	2057	0	0	1033.0%	0	0	1033.0%	0	4.50%	0.2006
	2058	0	0	10295.8%	0	0	10295.8%	0	4.50%	0.1919
Future Lifetime	Past	758,608,400	1,037,750,243	136.8%	1,770,492,494	1,805,542,018	102.0%			
	Future	49,626,687	288,599,077	581.5%	41,407,838	233,710,353	564.4%			
	Lifetime	808,235,087	1,326,349,320	164.1%	1,811,900,331	2,039,252,371	112.5%			

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 6.4% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Exhibit 6
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for Policy Form 30240 Series**

April 2022

Product
Nursing Home Indemnity Policy

Form Number
30240-PA

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of this premium rate increase filing with Chapter 18 Section 3801.303(c) and Regulation 89.83 of the Insurance Regulations for the State of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3801.303(c)

We believe that we comply with this subsection of the regulation by submitting these premium rates before they are being used.

3. Demonstration of Compliance with Regulation 89.83

89.83(a): General. This subsection requires no action.

89.83(b): New Filings. This subsection is not applicable.

89.83(c): Revision of Current Rates.

(1): This premium rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Regulation 89a.117.

(2): Section 2 of the Actuarial Memorandum provides a description of benefits. A copy of the policy form is enclosed with this rate filing.

(2)(i): The reason for the premium rate increase is due to a combination of actual voluntary lapse and mortality running less than expected in pricing and actual morbidity experience worse than expected for older attained ages. A premium rate increase is considered an effective way to reduce projected losses.

The company is requesting the following premium rate increases:

- a 6.4% premium rate increase for policies with a lifetime benefit period; and
- an 8.0% premium rate increase for policies with non-lifetime benefit periods.

Tables with current premium rates are provided in Attachment 1, and premium rate tables with the requested rate increases are provided in Attachment 2. The Pennsylvania average annual nursing home premium based on December 31, 2020

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

**Pennsylvania Supplement to the
Actuarial Memorandum for Policy Form 30240 Series**

April 2022

inforce before and after the requested premium rate increases are as follows:

	Policies with a Lifetime Benefit Period	Policies with Non-Lifetime Benefit Periods
Before rate increase	\$1,765	\$1,255
After rate increase	\$1,878	\$1,355

These values assume all previously approved premium rate increases have been fully implemented on all policies.

Attachment 3 provides nationwide experience for earned premiums and incurred claims, both before and after the requested premium rate increases. Attachment 4 provides nationwide experience for written premiums and paid claims, both before and after the requested premium rate increases. The actual and projected premiums in these attachments reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2020 on a nationwide basis.

Attachments 5 and 6 provide corresponding Pennsylvania-specific experience.

(2)(ii)(A): Eight prior premium rate increases have been approved and implemented on all policies issued under this policy form in Pennsylvania:

- a 35% increase was approved in January 2005 and implemented on each policyholder's next policy anniversary beginning in April 2005;
- a 15% increase was approved in April 2008 and implemented on each policyholder's next policy anniversary beginning in July 2008;
- a 10% increase was approved in June 2009 and implemented on each policyholder's next policy anniversary beginning in September 2009;
- a 4.5% increase was approved in March 2011 and implemented on each policyholder's next policy anniversary beginning in June 2011;
- a 15% increase was approved in May 2013 and implemented on each policyholder's next policy anniversary beginning in August 2013;
- a 15% increase was approved in September 2015 and implemented on each policyholder's next policy anniversary beginning in December 2015;
- a 4.4% increase was approved in August 2017 and implemented on each policyholder's next policy anniversary beginning in December 2017; and
- a 10% increase for policies with a lifetime benefit period only was approved in June 2019 and implemented on each policyholder's next policy anniversary beginning in September 2019.

(2)(ii)(B): A commission of 2.35% of premium is currently paid. Commission rates were reduced in 2005, 2008, 2009, 2013, 2016 and 2020 so that total commissions paid before and after past sought nationwide increases in premium are similar.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience are provided in Attachments 3 and 4, respectively. The actual and projected

RIVERSOURCE LIFE INSURANCE COMPANY

Address: 227 Ameriprise Financial Center, Minneapolis, MN 55474

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premiums in these attachments reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2020 on a nationwide basis.

Premiums earned and written since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience are provided in Attachment 7.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience are provided in Attachments 3 and 4, respectively.

Claims incurred and paid since inception for Pennsylvania-specific experience are provided in Attachments 5 and 6, respectively.

Attachments 8 and 9 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. The actual and projected premiums in Attachment 8 reflect the accumulated premium rate increases as approved in Pennsylvania and implemented from 2005 through 2020 on a nationwide basis.

(2)(ii)(D): We believe that we have provided information sufficient to support the premium rate increase requested in this rate filing.

(2)(iii): We believe that data used in this premium rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83(d): *Filing Procedure*. We believe this premium rate increase filing complies with this subsection.

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	109.48	82.68	229.84	173.72
51	109.48	82.68	229.84	173.72
52	109.48	82.68	229.84	173.72
53	109.48	82.68	229.84	173.72
54	109.48	82.68	229.84	173.72
55	109.48	82.68	229.84	173.72
56	119.26	92.42	250.16	194.06
57	128.72	99.74	270.50	209.50
58	143.40	109.48	301.12	229.84
59	158.02	119.26	325.20	245.28
60	172.66	136.34	347.98	274.58
61	192.18	155.56	366.96	297.56
62	208.98	165.30	384.06	304.10
63	238.28	192.18	417.62	336.86
64	265.08	209.24	448.00	353.70
65	291.62	238.50	471.86	385.40
66	318.46	255.32	498.10	399.78
67	355.04	282.16	540.40	429.60
68	391.34	318.74	587.58	478.64
69	437.74	347.98	638.84	507.62
70	483.76	384.32	685.68	544.76
71	529.82	420.88	734.42	583.24
72	583.52	464.54	784.08	624.44
73	646.64	520.66	848.84	683.28
74	712.26	574.00	912.58	735.52
75	792.50	630.12	990.30	787.34
76	875.14	693.24	999.98	844.50
77	957.82	766.20	999.98	925.26
78	999.98	829.60	999.98	975.68
79	999.98	902.48	999.98	999.98

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	76.62	55.20	160.64	116.04
51	76.62	55.20	160.64	116.04
52	76.62	55.20	160.64	116.04
53	76.62	55.20	160.64	116.04
54	76.62	55.20	160.64	116.04
55	76.62	55.20	160.64	116.04
56	83.30	61.84	174.94	129.86
57	90.16	66.80	189.22	139.94
58	100.30	73.18	210.68	153.76
59	110.66	79.60	227.42	164.10
60	120.76	91.18	243.40	183.54
61	134.30	103.96	256.72	198.86
62	146.10	110.66	268.54	203.28
63	166.54	128.38	292.20	225.20
64	185.28	139.94	313.14	236.54
65	203.98	159.42	329.92	257.74
66	222.74	170.76	348.36	267.08
67	248.12	188.74	377.96	287.30
68	273.74	213.12	410.96	319.80
69	306.00	232.58	446.70	339.26
70	338.28	257.00	479.46	364.16
71	370.56	281.38	513.72	390.02
72	408.02	310.68	548.44	417.40
73	452.12	347.90	593.54	456.80
74	498.18	383.88	638.14	491.54
75	554.12	421.06	692.60	526.28
76	612.00	463.46	745.52	564.46
77	669.94	512.26	808.92	618.42
78	727.56	554.62	855.70	652.18
79	783.74	603.42	905.18	696.76

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	68.74	52.00	144.38	109.16
51	68.74	52.00	144.38	109.16
52	68.74	52.00	144.38	109.16
53	68.74	52.00	144.38	109.16
54	68.74	52.00	144.38	109.16
55	68.74	52.00	144.38	109.16
56	74.20	57.40	155.72	120.48
57	81.30	62.84	170.76	132.06
58	90.94	69.46	190.94	145.84
59	99.52	74.92	204.76	154.24
60	108.42	85.26	218.56	171.98
61	119.76	97.06	228.92	185.52
62	131.56	104.24	241.68	191.46
63	150.82	121.72	264.36	213.34
64	166.54	131.36	281.64	222.00
65	183.08	149.56	295.90	241.94
66	198.60	159.16	310.68	249.10
67	223.70	177.66	340.50	270.50
68	247.84	201.80	372.28	303.04
69	275.22	218.78	401.60	319.30
70	303.50	240.98	430.16	341.50
71	330.14	262.16	457.52	363.44
72	367.88	292.70	494.50	393.48
73	410.00	329.66	538.08	432.66
74	448.18	360.70	574.08	461.98
75	497.22	395.20	621.16	493.74
76	545.50	431.92	664.50	526.04
77	603.88	482.68	729.30	582.72
78	658.84	525.04	774.88	617.44
79	704.90	567.16	814.04	655.14

Attachment 1
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Current Premium Rates
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	57.92	43.36	121.46	91.18
51	57.92	43.36	121.46	91.18
52	57.92	43.36	121.46	91.18
53	57.92	43.36	121.46	91.18
54	57.92	43.36	121.46	91.18
55	57.92	43.36	121.46	91.18
56	64.56	46.56	135.76	97.82
57	69.74	52.72	146.38	110.86
58	76.62	58.90	160.64	123.94
59	83.30	63.58	171.48	131.10
60	95.08	69.98	191.94	140.92
61	102.00	76.16	194.88	145.36
62	115.56	86.96	212.38	159.66
63	127.62	93.12	223.46	163.36
64	146.10	105.44	247.14	178.38
65	159.92	116.56	258.46	188.26
66	178.62	128.86	279.16	201.58
67	197.12	139.70	300.34	212.64
68	217.58	156.72	326.70	235.30
69	236.30	169.28	344.96	246.88
70	255.00	186.26	361.44	264.10
71	280.64	203.28	388.76	281.84
72	306.00	222.00	411.22	298.38
73	331.62	244.40	435.12	320.80
74	363.92	267.84	466.16	342.96
75	401.12	291.74	501.40	364.64
76	440.32	319.80	536.38	389.56
77	477.76	349.38	576.80	421.78
78	516.92	378.70	607.84	445.46
79	561.02	408.26	647.96	471.56
80		442.48		
81		477.98		
82		518.38		
83		558.78		
84		611.52		

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 6.4% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

LIFETIME BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	116.44	87.94	244.46	184.76
51	116.44	87.94	244.46	184.76
52	116.44	87.94	244.46	184.76
53	116.44	87.94	244.46	184.76
54	116.44	87.94	244.46	184.76
55	116.44	87.94	244.46	184.76
56	126.86	98.30	266.08	206.42
57	136.92	106.10	287.70	222.84
58	152.52	116.44	320.28	244.46
59	168.08	126.86	345.90	260.88
60	183.64	145.00	370.12	292.06
61	204.40	165.46	390.32	316.48
62	222.28	175.82	408.50	323.46
63	253.44	204.40	444.20	358.30
64	281.94	222.56	476.52	376.20
65	310.16	253.68	501.88	409.92
66	338.72	271.56	529.80	425.22
67	377.62	300.10	574.80	456.94
68	416.24	339.02	624.96	509.10
69	465.58	370.12	679.48	539.94
70	514.54	408.78	729.30	579.44
71	563.54	447.66	781.16	620.36
72	620.66	494.10	833.98	664.18
73	687.80	553.78	902.86	726.76
74	757.58	610.52	970.66	782.34
75	842.94	670.22	999.98	837.44
76	930.82	737.36	999.98	898.24
77	999.98	814.96	999.98	984.14
78	999.98	882.40	999.98	999.98
79	999.98	959.92	999.98	999.98

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

4 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	82.74	59.62	173.50	125.32
51	82.74	59.62	173.50	125.32
52	82.74	59.62	173.50	125.32
53	82.74	59.62	173.50	125.32
54	82.74	59.62	173.50	125.32
55	82.74	59.62	173.50	125.32
56	89.96	66.78	188.94	140.24
57	97.38	72.14	204.36	151.14
58	108.32	79.04	227.54	166.06
59	119.52	85.96	245.62	177.22
60	130.42	98.48	262.88	198.22
61	145.04	112.28	277.26	214.76
62	157.78	119.52	290.02	219.54
63	179.86	138.66	315.58	243.22
64	200.10	151.14	338.20	255.46
65	220.30	172.18	356.32	278.36
66	240.56	184.42	376.22	288.44
67	267.96	203.84	408.20	310.28
68	295.64	230.16	443.84	345.38
69	330.48	251.18	482.44	366.40
70	365.34	277.56	517.82	393.30
71	400.20	303.90	554.82	421.22
72	440.66	335.54	592.32	450.80
73	488.28	375.74	641.02	493.34
74	538.04	414.60	689.20	530.86
75	598.44	454.74	748.00	568.38
76	660.96	500.54	805.16	609.62
77	723.54	553.24	873.64	667.90
78	785.76	598.98	924.16	704.36
79	846.44	651.70	977.60	752.50

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

3 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	74.24	56.16	155.94	117.90
51	74.24	56.16	155.94	117.90
52	74.24	56.16	155.94	117.90
53	74.24	56.16	155.94	117.90
54	74.24	56.16	155.94	117.90
55	74.24	56.16	155.94	117.90
56	80.14	62.00	168.18	130.12
57	87.80	67.86	184.42	142.62
58	98.22	75.02	206.22	157.50
59	107.48	80.92	221.14	166.58
60	117.10	92.08	236.04	185.74
61	129.34	104.82	247.24	200.36
62	142.08	112.58	261.02	206.78
63	162.88	131.46	285.50	230.40
64	179.86	141.86	304.18	239.76
65	197.72	161.52	319.58	261.30
66	214.48	171.90	335.54	269.02
67	241.60	191.88	367.74	292.14
68	267.66	217.94	402.06	327.28
69	297.24	236.28	433.72	344.84
70	327.78	260.26	464.58	368.82
71	356.56	283.14	494.12	392.52
72	397.32	316.12	534.06	424.96
73	442.80	356.04	581.12	467.28
74	484.04	389.56	620.00	498.94
75	537.00	426.82	670.86	533.24
76	589.14	466.48	717.66	568.12
77	652.20	521.30	787.64	629.34
78	711.54	567.04	836.88	666.84
79	761.30	612.54	879.16	707.56

Attachment 2
RiverSource Life Insurance Company
227 Ameriprise Financial Center
Minneapolis, MN 55474

Premium Rates with 8.0% Rate Increase
Nursing Home Indemnity Policy
Policy Form 30240-PA
Premium Rates Per \$10 Daily Benefit

2 YEAR BENEFIT PERIOD				
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option	
	<i>Deductible Period</i>		<i>Deductible Period</i>	
	<i>20 Day</i>	<i>100 Day</i>	<i>20 Day</i>	<i>100 Day</i>
50	62.56	46.82	131.18	98.48
51	62.56	46.82	131.18	98.48
52	62.56	46.82	131.18	98.48
53	62.56	46.82	131.18	98.48
54	62.56	46.82	131.18	98.48
55	62.56	46.82	131.18	98.48
56	69.72	50.28	146.62	105.64
57	75.32	56.94	158.10	119.72
58	82.74	63.62	173.50	133.86
59	89.96	68.66	185.20	141.58
60	102.68	75.58	207.30	152.20
61	110.16	82.26	210.48	156.98
62	124.80	93.92	229.38	172.44
63	137.82	100.56	241.34	176.42
64	157.78	113.88	266.92	192.66
65	172.72	125.88	279.14	203.32
66	192.90	139.16	301.50	217.70
67	212.88	150.88	324.36	229.66
68	234.98	169.26	352.84	254.12
69	255.20	182.82	372.56	266.64
70	275.40	201.16	390.36	285.22
71	303.10	219.54	419.86	304.38
72	330.48	239.76	444.12	322.26
73	358.14	263.96	469.92	346.46
74	393.04	289.26	503.46	370.40
75	433.20	315.08	541.52	393.82
76	475.54	345.38	579.30	420.72
77	515.98	377.34	622.94	455.52
78	558.28	409.00	656.46	481.10
79	605.90	440.92	699.80	509.28
80		477.88		
81		516.22		
82		559.86		
83		603.48		
84		660.44		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	477,837	0	0.0%	1,911,801	0	0.0%	4.50%	4.0010
	1990	11,322,204	1,155	0.0%	43,348,874	4,421	0.0%	4.50%	3.8287
	1991	23,730,087	3,294,975	13.9%	86,942,055	12,072,095	13.9%	4.50%	3.6638
	1992	34,449,523	5,951,565	17.3%	120,780,687	20,866,302	17.3%	4.50%	3.5060
	1993	40,971,783	8,891,377	21.7%	137,462,061	29,830,945	21.7%	4.50%	3.3550
	1994	39,421,923	9,855,045	25.0%	126,566,712	31,640,280	25.0%	4.50%	3.2106
	1995	37,638,561	11,266,955	29.9%	115,637,427	34,615,608	29.9%	4.50%	3.0723
	1996	36,135,124	15,460,789	42.8%	106,237,701	45,454,907	42.8%	4.50%	2.9400
	1997	34,590,117	17,483,738	50.5%	97,316,136	49,188,901	50.5%	4.50%	2.8134
	1998	33,124,028	19,585,987	59.1%	89,178,402	52,730,514	59.1%	4.50%	2.6923
	1999	31,291,494	22,617,859	72.3%	80,616,984	58,270,901	72.3%	4.50%	2.5763
	2000	29,844,765	26,416,087	88.5%	73,578,702	65,125,706	88.5%	4.50%	2.4654
	2001	28,401,105	25,640,474	90.3%	67,004,335	60,491,410	90.3%	4.50%	2.3592
	2002	26,900,703	29,900,133	111.2%	60,731,638	67,503,220	111.2%	4.50%	2.2576
	2003	25,357,939	33,253,969	131.1%	54,783,408	71,842,025	131.1%	4.50%	2.1604
	2004	23,928,916	38,487,989	160.8%	49,469,990	79,569,021	160.8%	4.50%	2.0674
	2005	23,334,733	41,479,138	177.8%	46,164,203	82,060,134	177.8%	4.50%	1.9783
	2006	26,114,057	41,047,337	157.2%	49,437,962	77,708,979	157.2%	4.50%	1.8932
	2007	24,399,775	47,170,936	193.3%	44,203,407	85,456,366	193.3%	4.50%	1.8116
	2008	22,957,173	52,239,810	227.6%	39,798,989	90,563,921	227.6%	4.50%	1.7336
	2009	23,381,591	55,652,485	238.0%	38,789,251	92,325,550	238.0%	4.50%	1.6590
	2010	23,180,542	55,243,411	238.3%	36,799,730	87,700,392	238.3%	4.50%	1.5875
	2011	21,519,902	54,682,961	254.1%	32,692,268	83,072,405	254.1%	4.50%	1.5192
Projected Future Experience	2012	20,077,518	52,271,465	260.3%	29,187,607	75,989,423	260.3%	4.50%	1.4537
	2013	18,234,937	56,711,870	311.0%	25,367,428	78,894,394	311.0%	4.50%	1.3911
	2014	18,034,130	56,397,481	312.7%	24,007,729	75,078,501	312.7%	4.50%	1.3312
	2015	16,220,873	51,531,641	317.7%	20,663,973	65,646,802	317.7%	4.50%	1.2739
	2016	15,507,495	50,976,586	328.7%	18,904,489	62,143,263	328.7%	4.50%	1.2191
	2017	14,345,044	43,658,436	304.3%	16,734,351	50,930,178	304.3%	4.50%	1.1666
	2018	12,740,556	40,967,320	321.6%	14,222,604	45,732,852	321.6%	4.50%	1.1163
	2019	11,106,270	40,701,346	366.5%	11,864,314	43,479,366	366.5%	4.50%	1.0683
	2020	9,867,695	28,909,922	293.0%	10,087,275	29,553,238	293.0%	4.50%	1.0223
	2021	8,688,915	40,605,858	467.3%	8,499,774	39,721,948	467.3%	4.50%	0.9782
	2022	7,395,394	36,889,593	498.8%	6,922,881	34,532,612	498.8%	4.50%	0.9361
	2023	6,236,675	33,366,192	535.0%	5,586,790	29,889,312	535.0%	4.50%	0.8958
	2024	5,210,777	29,896,549	573.7%	4,466,789	25,627,960	573.7%	4.50%	0.8572
	2025	4,312,194	26,448,071	613.3%	3,537,325	21,695,551	613.3%	4.50%	0.8203
	2026	3,533,573	23,079,773	653.2%	2,773,795	18,117,236	653.2%	4.50%	0.7850
	2027	2,865,404	19,857,922	693.0%	2,152,434	14,916,877	693.0%	4.50%	0.7512
	2028	2,299,550	16,843,452	732.5%	1,652,992	12,107,624	732.5%	4.50%	0.7188
	2029	1,826,423	14,077,417	770.8%	1,256,356	9,683,548	770.8%	4.50%	0.6879
	2030	1,435,227	11,586,479	807.3%	944,748	7,626,877	807.3%	4.50%	0.6583
	2031	1,115,368	9,385,816	841.5%	702,582	5,912,225	841.5%	4.50%	0.6299
	2032	856,790	7,472,903	872.2%	516,461	4,504,556	872.2%	4.50%	0.6028
	2033	650,218	5,843,483	898.7%	375,064	3,370,685	898.7%	4.50%	0.5768
	2034	487,219	4,488,570	921.3%	268,940	2,477,639	921.3%	4.50%	0.5520
	2035	360,251	3,387,207	940.2%	190,291	1,789,186	940.2%	4.50%	0.5282
	2036	262,673	2,510,998	955.9%	132,774	1,269,241	955.9%	4.50%	0.5055
	2037	188,732	1,831,642	970.5%	91,291	885,976	970.5%	4.50%	0.4837
	2038	133,522	1,314,341	984.4%	61,804	608,377	984.4%	4.50%	0.4629
	2039	92,926	926,857	997.4%	41,161	410,545	997.4%	4.50%	0.4429
	2040	63,550	641,533	1009.5%	26,937	271,926	1009.5%	4.50%	0.4239
	2041	42,647	435,182	1020.4%	17,298	176,517	1020.4%	4.50%	0.4056
	2042	28,036	288,778	1030.0%	10,882	112,089	1030.0%	4.50%	0.3882
	2043	18,015	187,033	1038.2%	6,691	69,471	1038.2%	4.50%	0.3714
	2044	11,284	117,907	1044.9%	4,011	41,909	1044.9%	4.50%	0.3554
	2045	6,867	72,107	1050.0%	2,336	24,526	1050.0%	4.50%	0.3401
	2046	4,043	42,603	1053.7%	1,316	13,867	1053.7%	4.50%	0.3255
	2047	2,291	24,197	1056.1%	714	7,537	1056.1%	4.50%	0.3115
	2048	1,241	13,128	1057.5%	370	3,913	1057.5%	4.50%	0.2981
	2049	638	6,751	1058.0%	182	1,926	1058.0%	4.50%	0.2852
	2050	308	3,258	1058.0%	84	889	1058.0%	4.50%	0.2729
	2051	138	1,457	1057.7%	36	381	1057.7%	4.50%	0.2612
	2052	56	594	1057.1%	14	148	1057.1%	4.50%	0.2499
	2053	20	215	1056.2%	5	52	1056.2%	4.50%	0.2392
	2054	6	67	1054.7%	1	15	1054.7%	4.50%	0.2289
	2055	2	17	1052.8%	0	4	1052.8%	4.50%	0.2190
	2056	0	3	1049.3%	0	1	1049.3%	4.50%	0.2096
	2057	0	0	1101.3%	0	0	1101.3%	4.50%	0.2006
	2058	0	0	10958.1%	0	0	10958.1%	4.50%	0.1919
Past Future Lifetime	Past	758,608,400	1,037,750,243	136.8%	1,770,492,494	1,805,542,018	102.0%		
	Future	48,130,974	291,647,955	605.9%	40,245,131	235,873,147	586.1%		
	Lifetime	806,739,373	1,329,398,198	164.8%	1,810,737,625	2,041,415,165	112.7%		

Attachment 3
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	477,837	0	0.0%	1,911,801	0	0.0%	4.50%	4.0010
	1990	11,322,204	1,155	0.0%	43,348,874	4,421	0.0%	4.50%	3.8287
	1991	23,730,087	3,294,975	13.9%	86,942,055	12,072,095	13.9%	4.50%	3.6638
	1992	34,449,523	5,951,565	17.3%	120,780,687	20,866,302	17.3%	4.50%	3.5060
	1993	40,971,783	8,891,377	21.7%	137,462,061	29,830,945	21.7%	4.50%	3.3550
	1994	39,421,923	9,855,045	25.0%	126,566,712	31,640,280	25.0%	4.50%	3.2106
	1995	37,638,561	11,266,955	29.9%	115,637,427	34,615,608	29.9%	4.50%	3.0723
	1996	36,135,124	15,460,789	42.8%	106,237,701	45,454,907	42.8%	4.50%	2.9400
	1997	34,590,117	17,483,738	50.5%	97,316,136	49,188,901	50.5%	4.50%	2.8134
	1998	33,124,028	19,585,987	59.1%	89,178,402	52,730,514	59.1%	4.50%	2.6923
	1999	31,291,494	22,617,859	72.3%	80,616,984	58,270,901	72.3%	4.50%	2.5763
	2000	29,844,765	26,416,087	88.5%	73,578,702	65,125,706	88.5%	4.50%	2.4654
	2001	28,401,105	25,640,474	90.3%	67,004,335	60,491,410	90.3%	4.50%	2.3592
	2002	26,900,703	29,900,133	111.2%	60,731,638	67,503,220	111.2%	4.50%	2.2576
	2003	25,357,939	33,253,969	131.1%	54,783,408	71,842,025	131.1%	4.50%	2.1604
	2004	23,928,916	38,487,989	160.8%	49,469,990	79,569,021	160.8%	4.50%	2.0674
	2005	23,334,733	41,479,138	177.8%	46,164,203	82,060,134	177.8%	4.50%	1.9783
	2006	26,114,057	41,047,337	157.2%	49,437,962	77,708,979	157.2%	4.50%	1.8932
	2007	24,399,775	47,170,936	193.3%	44,203,407	85,456,366	193.3%	4.50%	1.8116
	2008	22,957,173	52,239,810	227.6%	39,798,989	90,563,921	227.6%	4.50%	1.7336
	2009	23,381,591	55,652,485	238.0%	38,789,251	92,325,550	238.0%	4.50%	1.6590
	2010	23,180,542	55,243,411	238.3%	36,799,730	87,700,392	238.3%	4.50%	1.5875
	2011	21,519,902	54,682,961	254.1%	32,692,268	83,072,405	254.1%	4.50%	1.5192
Projected Future Experience	2012	20,077,518	52,271,465	260.3%	29,187,607	75,989,423	260.3%	4.50%	1.4537
	2013	18,234,937	56,711,870	311.0%	25,367,428	78,894,394	311.0%	4.50%	1.3911
	2014	18,034,130	56,397,481	312.7%	24,007,729	75,078,501	312.7%	4.50%	1.3312
	2015	16,220,873	51,531,641	317.7%	20,663,973	65,646,802	317.7%	4.50%	1.2739
	2016	15,507,495	50,976,586	328.7%	18,904,489	62,143,263	328.7%	4.50%	1.2191
	2017	14,345,044	43,658,436	304.3%	16,734,351	50,930,178	304.3%	4.50%	1.1666
	2018	12,740,556	40,967,320	321.6%	14,222,604	45,732,852	321.6%	4.50%	1.1163
	2019	11,106,270	40,701,346	366.5%	11,864,314	43,479,366	366.5%	4.50%	1.0683
	2020	9,867,695	28,909,922	293.0%	10,087,275	29,553,238	293.0%	4.50%	1.0223
	2021	8,688,915	40,605,858	467.3%	8,499,774	39,721,948	467.3%	4.50%	0.9782
	2022	7,438,622	36,863,850	495.6%	6,963,348	34,508,514	495.6%	4.50%	0.9361
	2023	6,495,329	33,411,771	514.4%	5,818,491	29,930,142	514.4%	4.50%	0.8958
	2024	5,453,423	29,694,779	544.5%	4,674,790	25,454,999	544.5%	4.50%	0.8572
	2025	4,512,599	26,001,679	576.2%	3,701,719	21,329,373	576.2%	4.50%	0.8203
	2026	3,697,466	22,636,083	612.2%	2,902,449	17,768,947	612.2%	4.50%	0.7850
	2027	2,998,039	19,472,746	649.5%	2,252,068	14,627,540	649.5%	4.50%	0.7512
	2028	2,405,778	16,516,060	686.5%	1,729,352	11,872,284	686.5%	4.50%	0.7188
	2029	1,910,625	13,803,260	722.4%	1,314,277	9,494,961	722.4%	4.50%	0.6879
	2030	1,501,264	11,360,444	756.7%	988,217	7,478,087	756.7%	4.50%	0.6583
	2031	1,166,588	9,202,429	788.8%	734,846	5,796,708	788.8%	4.50%	0.6299
	2032	896,062	7,326,693	817.7%	540,133	4,416,423	817.7%	4.50%	0.6028
	2033	679,966	5,729,020	842.5%	392,224	3,304,659	842.5%	4.50%	0.5768
	2034	509,469	4,400,558	863.8%	281,221	2,429,058	863.8%	4.50%	0.5520
	2035	376,673	3,320,732	881.6%	198,966	1,754,073	881.6%	4.50%	0.5282
	2036	274,626	2,461,681	896.4%	138,816	1,244,312	896.4%	4.50%	0.5055
	2037	197,306	1,795,643	910.1%	95,438	868,563	910.1%	4.50%	0.4837
	2038	139,578	1,288,491	923.1%	64,607	596,412	923.1%	4.50%	0.4629
	2039	97,134	908,617	935.4%	43,025	402,466	935.4%	4.50%	0.4429
	2040	66,423	628,901	946.8%	28,155	266,572	946.8%	4.50%	0.4239
	2041	44,572	426,610	957.1%	18,079	173,040	957.1%	4.50%	0.4056
	2042	29,299	283,087	966.2%	11,373	109,880	966.2%	4.50%	0.3882
	2043	18,826	183,346	973.9%	6,993	68,101	973.9%	4.50%	0.3714
	2044	11,792	115,582	980.2%	4,191	41,082	980.2%	4.50%	0.3554
	2045	7,176	70,684	985.1%	2,441	24,042	985.1%	4.50%	0.3401
	2046	4,225	41,763	988.6%	1,375	13,593	988.6%	4.50%	0.3255
	2047	2,394	23,719	990.9%	746	7,388	990.9%	4.50%	0.3115
	2048	1,297	12,869	992.2%	387	3,836	992.2%	4.50%	0.2981
	2049	667	6,618	992.7%	190	1,888	992.7%	4.50%	0.2852
	2050	322	3,194	992.7%	88	872	992.7%	4.50%	0.2729
	2051	144	1,428	992.4%	38	373	992.4%	4.50%	0.2612
	2052	59	582	991.9%	15	145	991.9%	4.50%	0.2499
	2053	21	211	991.0%	5	50	991.0%	4.50%	0.2392
	2054	7	66	989.6%	2	15	989.6%	4.50%	0.2289
	2055	2	17	987.8%	0	4	987.8%	4.50%	0.2190
	2056	0	3	984.4%	0	1	984.4%	4.50%	0.2096
	2057	0	0	1033.0%	0	0	1033.0%	4.50%	0.2006
	2058	0	0	10295.8%	0	0	10295.8%	4.50%	0.1919
Past Future Lifetime	Past	758,608,400	1,037,750,243	136.8%	1,770,492,494	1,805,542,018	102.0%		
	Future	49,626,687	288,599,077	581.5%	41,407,838	233,710,353	564.4%		
	Lifetime	808,235,087	1,326,349,320	164.1%	1,811,900,331	2,039,252,371	112.5%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	1,980,866	0	0.0%	7,925,345	0	0.0%	4.50%	4.0010
	1990	15,198,635	1,158	0.0%	58,190,415	4,432	0.0%	4.50%	3.8287
	1991	26,910,792	1,827	0.0%	98,595,490	6,693	0.0%	4.50%	3.6638
	1992	37,111,033	1,588,458	4.3%	130,111,990	5,569,165	4.3%	4.50%	3.5060
	1993	40,769,520	3,028,784	7.4%	136,783,459	10,161,697	7.4%	4.50%	3.3550
	1994	38,900,027	5,537,661	14.2%	124,891,133	17,779,029	14.2%	4.50%	3.2106
	1995	37,212,436	7,366,150	19.8%	114,328,238	22,631,116	19.8%	4.50%	3.0723
	1996	35,675,941	9,633,117	27.0%	104,887,697	28,321,480	27.0%	4.50%	2.9400
	1997	34,217,380	12,279,738	35.9%	96,267,476	34,547,922	35.9%	4.50%	2.8134
	1998	32,636,166	14,959,206	45.8%	87,864,951	40,274,029	45.8%	4.50%	2.6923
	1999	30,876,031	17,278,338	56.0%	79,546,617	44,514,573	56.0%	4.50%	2.5763
	2000	29,411,369	20,140,410	68.5%	72,510,216	49,653,773	68.5%	4.50%	2.4654
	2001	27,985,327	23,869,974	85.3%	66,023,425	56,314,420	85.3%	4.50%	2.3592
	2002	26,480,766	25,953,419	98.0%	59,783,580	58,593,028	98.0%	4.50%	2.2576
	2003	24,949,794	28,473,272	114.1%	53,901,648	61,513,786	114.1%	4.50%	2.1604
	2004	23,481,541	32,018,424	136.4%	48,545,099	66,194,018	136.4%	4.50%	2.0674
	2005	24,492,610	35,748,709	146.0%	48,454,886	70,723,357	146.0%	4.50%	1.9783
	2006	25,750,140	37,500,471	145.6%	48,749,011	70,994,211	145.6%	4.50%	1.8932
	2007	23,882,211	40,360,471	169.0%	43,265,772	73,118,310	169.0%	4.50%	1.8116
	2008	22,950,834	43,982,394	191.6%	39,788,000	76,248,709	191.6%	4.50%	1.7336
	2009	23,338,951	50,471,678	216.3%	38,718,513	83,730,770	216.3%	4.50%	1.6590
	2010	22,823,521	55,996,059	245.3%	36,232,950	88,895,241	245.3%	4.50%	1.5875
Projected Future Experience	2011	21,123,262	58,254,799	275.8%	32,089,706	88,498,613	275.8%	4.50%	1.5192
	2012	19,508,741	60,082,288	308.0%	28,360,750	87,344,373	308.0%	4.50%	1.4537
	2013	18,092,736	61,316,406	338.9%	25,169,606	85,299,969	338.9%	4.50%	1.3911
	2014	17,686,452	63,314,123	358.0%	23,544,887	84,286,202	358.0%	4.50%	1.3312
	2015	15,763,814	61,394,757	389.5%	20,081,720	78,211,548	389.5%	4.50%	1.2739
	2016	15,458,762	61,059,927	395.0%	18,845,082	74,435,410	395.0%	4.50%	1.2191
	2017	13,833,667	60,175,832	435.0%	16,137,800	70,198,708	435.0%	4.50%	1.1666
	2018	12,520,732	58,581,698	467.9%	13,977,208	65,396,225	467.9%	4.50%	1.1163
	2019	10,932,068	53,470,638	489.1%	11,678,223	57,120,211	489.1%	4.50%	1.0683
	2020	9,718,839	44,927,627	462.3%	9,935,106	45,927,375	462.3%	4.50%	1.0223
	2021	8,724,702	37,205,323	426.4%	8,534,783	36,395,437	426.4%	4.50%	0.9782
	2022	7,421,629	38,134,768	513.8%	6,947,440	35,698,229	513.8%	4.50%	0.9361
	2023	6,255,661	40,084,150	640.8%	5,603,798	35,907,234	640.8%	4.50%	0.8958
	2024	5,224,560	39,627,805	758.5%	4,478,604	33,969,801	758.5%	4.50%	0.8572
	2025	4,322,145	37,524,399	868.2%	3,545,488	30,781,546	868.2%	4.50%	0.8203
	2026	3,540,780	34,375,406	970.8%	2,779,453	26,984,119	970.8%	4.50%	0.7850
	2027	2,870,550	31,165,136	1085.7%	2,156,300	23,410,632	1085.7%	4.50%	0.7512
	2028	2,303,219	27,834,818	1208.5%	1,655,629	20,008,577	1208.5%	4.50%	0.7188
	2029	1,829,065	24,512,751	1340.2%	1,258,174	16,861,787	1340.2%	4.50%	0.6879
	2030	1,437,139	21,321,749	1483.6%	946,006	14,035,183	1483.6%	4.50%	0.6583
	2031	1,116,746	18,338,705	1642.2%	703,450	11,551,745	1642.2%	4.50%	0.6299
	2032	857,780	15,589,999	1817.5%	517,057	9,397,422	1817.5%	4.50%	0.6028
Projected Future Experience	2033	650,927	13,097,596	2012.1%	375,473	7,555,061	2012.1%	4.50%	0.5768
	2034	487,726	10,873,383	2229.4%	269,219	6,001,983	2229.4%	4.50%	0.5520
	2035	360,612	8,919,778	2473.5%	190,482	4,711,594	2473.5%	4.50%	0.5282
	2036	262,931	7,231,094	2750.2%	132,904	3,655,119	2750.2%	4.50%	0.5055
	2037	188,917	5,795,691	3067.9%	91,380	2,803,409	3067.9%	4.50%	0.4837
	2038	133,655	4,591,842	3435.6%	61,866	2,125,455	3435.6%	4.50%	0.4629
	2039	93,023	3,599,856	3869.9%	41,204	1,594,534	3869.9%	4.50%	0.4429
	2040	63,621	2,792,463	4389.2%	26,967	1,183,640	4389.2%	4.50%	0.4239
	2041	42,700	2,143,555	5020.0%	17,320	869,462	5020.0%	4.50%	0.4056
	2042	28,076	1,628,479	5800.2%	10,898	632,095	5800.2%	4.50%	0.3882
	2043	18,046	1,224,795	6787.0%	6,703	454,932	6787.0%	4.50%	0.3714
	2044	11,309	912,147	8065.5%	4,020	324,214	8065.5%	4.50%	0.3554
	2045	6,887	672,719	9768.0%	2,343	228,815	9768.0%	4.50%	0.3401
	2046	4,059	491,355	12106.1%	1,321	159,930	12106.1%	4.50%	0.3255
	2047	2,303	355,455	15434.7%	717	110,714	15434.7%	4.50%	0.3115
	2048	1,250	254,666	20371.5%	373	75,905	20371.5%	4.50%	0.2981
	2049	644	180,729	28061.2%	184	51,548	28061.2%	4.50%	0.2852
	2050	312	127,103	40767.3%	85	34,692	40767.3%	4.50%	0.2729
	2051	140	88,443	63161.3%	37	23,100	63161.3%	4.50%	0.2612
	2052	57	61,015	106320.1%	14	15,250	106320.1%	4.50%	0.2499
	2053	21	41,692	198611.7%	5	9,972	198611.7%	4.50%	0.2392
	2054	7	28,213	424974.9%	2	6,457	424974.9%	4.50%	0.2289
	2055	2	18,902	1093114.6%	0	4,140	1093114.6%	4.50%	0.2190
	2056	0	12,536	3663739.5%	0	2,627	3663739.5%	4.50%	0.2096
	2057	0	8,225	20763358.5%	0	1,650	20763358.5%	4.50%	0.2006
	2058	0	5,332	1581943462.2%	0	1,023	1581943462.2%	4.50%	0.1919
Past Future Lifetime	Past	761,674,965	1,048,767,810	137.7%	1,795,185,996	1,696,508,391	94.5%		
	Future	48,261,200	430,872,075	892.8%	40,359,698	327,639,035	811.8%		
	Lifetime	809,936,165	1,479,639,885	182.7%	1,835,545,695	2,024,147,426	110.3%		

Attachment 4
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
With Requested Premium Rate Increase
Policy Form 30240

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	1,980,866	0	0.0%	7,925,345	0	0.0%	4.50%	4.0010
	1990	15,198,635	1,158	0.0%	58,190,415	4,432	0.0%	4.50%	3.8287
	1991	26,910,792	1,827	0.0%	98,595,490	6,693	0.0%	4.50%	3.6638
	1992	37,111,033	1,588,458	4.3%	130,111,990	5,569,165	4.3%	4.50%	3.5060
	1993	40,769,520	3,028,784	7.4%	136,783,459	10,161,697	7.4%	4.50%	3.3550
	1994	38,900,027	5,537,661	14.2%	124,891,133	17,779,029	14.2%	4.50%	3.2106
	1995	37,212,436	7,366,150	19.8%	114,328,238	22,631,116	19.8%	4.50%	3.0723
	1996	35,675,941	9,633,117	27.0%	104,887,697	28,321,480	27.0%	4.50%	2.9400
	1997	34,217,380	12,279,738	35.9%	96,267,476	34,547,922	35.9%	4.50%	2.8134
	1998	32,636,166	14,959,206	45.8%	87,864,951	40,274,029	45.8%	4.50%	2.6923
	1999	30,876,031	17,278,338	56.0%	79,546,617	44,514,573	56.0%	4.50%	2.5763
	2000	29,411,369	20,140,410	68.5%	72,510,216	49,653,773	68.5%	4.50%	2.4654
	2001	27,985,327	23,869,974	85.3%	66,023,425	56,314,420	85.3%	4.50%	2.3592
	2002	26,480,766	25,953,419	98.0%	59,783,580	58,593,028	98.0%	4.50%	2.2576
	2003	24,949,794	28,473,272	114.1%	53,901,648	61,513,786	114.1%	4.50%	2.1604
	2004	23,481,541	32,018,424	136.4%	48,545,099	66,194,018	136.4%	4.50%	2.0674
	2005	24,492,610	35,748,709	146.0%	48,454,886	70,723,357	146.0%	4.50%	1.9783
	2006	25,750,140	37,500,471	145.6%	48,749,011	70,994,211	145.6%	4.50%	1.8932
	2007	23,882,211	40,360,471	169.0%	43,265,772	73,118,310	169.0%	4.50%	1.8116
	2008	22,950,834	43,982,394	191.6%	39,788,000	76,248,709	191.6%	4.50%	1.7336
	2009	23,338,951	50,471,678	216.3%	38,718,513	83,730,770	216.3%	4.50%	1.6590
	2010	22,823,521	55,996,059	245.3%	36,232,950	88,895,241	245.3%	4.50%	1.5875
Projected Future Experience	2011	21,123,262	58,254,799	275.8%	32,089,706	88,498,613	275.8%	4.50%	1.5192
	2012	19,508,741	60,082,288	308.0%	28,360,750	87,344,373	308.0%	4.50%	1.4537
	2013	18,092,736	61,316,406	338.9%	25,169,606	85,299,969	338.9%	4.50%	1.3911
	2014	17,686,452	63,314,123	358.0%	23,544,887	84,286,202	358.0%	4.50%	1.3312
	2015	15,763,814	61,394,757	389.5%	20,081,720	78,211,548	389.5%	4.50%	1.2739
	2016	15,458,762	61,059,927	395.0%	18,845,082	74,435,410	395.0%	4.50%	1.2191
	2017	13,833,667	60,175,832	435.0%	16,137,800	70,198,708	435.0%	4.50%	1.1666
	2018	12,520,732	58,581,698	467.9%	13,977,208	65,396,225	467.9%	4.50%	1.1163
	2019	10,932,068	53,470,638	489.1%	11,678,223	57,120,211	489.1%	4.50%	1.0683
	2020	9,718,839	44,927,627	462.3%	9,935,106	45,927,375	462.3%	4.50%	1.0223
	2021	8,724,702	37,205,323	426.4%	8,534,783	36,395,437	426.4%	4.50%	0.9782
	2022	7,517,005	38,130,000	507.2%	7,036,722	35,693,766	507.2%	4.50%	0.9361
	2023	6,533,576	40,057,871	613.1%	5,852,753	35,883,694	613.1%	4.50%	0.8958
	2024	5,467,605	39,582,370	723.9%	4,686,948	33,930,853	723.9%	4.50%	0.8572
	2025	4,522,825	37,372,623	826.3%	3,710,107	30,657,044	826.3%	4.50%	0.8203
	2026	3,704,862	34,111,865	920.7%	2,908,255	26,777,243	920.7%	4.50%	0.7850
	2027	3,003,313	30,823,870	1026.3%	2,256,029	23,154,280	1026.3%	4.50%	0.7512
	2028	2,409,533	27,457,817	1139.5%	1,732,051	19,737,577	1139.5%	4.50%	0.7188
	2029	1,913,326	24,138,977	1261.6%	1,316,135	16,604,675	1261.6%	4.50%	0.6879
	2030	1,503,218	20,972,396	1395.2%	989,503	13,805,219	1395.2%	4.50%	0.6583
	2031	1,167,996	18,022,857	1543.1%	735,733	11,352,789	1543.1%	4.50%	0.6299
	2032	897,073	15,311,437	1706.8%	540,742	9,229,509	1706.8%	4.50%	0.6028
	2033	680,690	12,857,142	1888.8%	392,641	7,416,360	1888.8%	4.50%	0.5768
	2034	509,987	10,669,766	2092.2%	281,507	5,889,589	2092.2%	4.50%	0.5520
	2035	377,042	8,750,293	2320.8%	199,161	4,622,068	2320.8%	4.50%	0.5282
	2036	274,890	7,092,231	2580.0%	138,949	3,584,927	2580.0%	4.50%	0.5055
	2037	197,495	5,683,571	2877.8%	95,530	2,749,176	2877.8%	4.50%	0.4837
	2038	139,714	4,502,528	3222.7%	64,670	2,084,114	3222.7%	4.50%	0.4629
	2039	97,233	3,529,597	3630.0%	43,069	1,563,413	3630.0%	4.50%	0.4429
	2040	66,496	2,737,839	4117.3%	28,186	1,160,487	4117.3%	4.50%	0.4239
	2041	44,627	2,101,560	4709.2%	18,102	852,428	4709.2%	4.50%	0.4056
	2042	29,341	1,596,539	5441.3%	11,389	619,697	5441.3%	4.50%	0.3882
	2043	18,859	1,200,756	6367.2%	7,005	446,003	6367.2%	4.50%	0.3714
	2044	11,818	894,243	7567.0%	4,200	317,850	7567.0%	4.50%	0.3554
	2045	7,196	659,529	9164.8%	2,448	224,329	9164.8%	4.50%	0.3401
	2046	4,241	481,739	11359.5%	1,380	156,800	11359.5%	4.50%	0.3255
	2047	2,406	348,513	14483.8%	749	108,552	14483.8%	4.50%	0.3115
	2048	1,306	249,703	19117.8%	389	74,426	19117.8%	4.50%	0.2981
	2049	673	177,214	26335.8%	192	50,546	26335.8%	4.50%	0.2852
	2050	326	124,637	38263.1%	89	34,019	38263.1%	4.50%	0.2729
	2051	146	86,729	59283.0%	38	22,653	59283.0%	4.50%	0.2612
	2052	60	59,835	99794.5%	15	14,955	99794.5%	4.50%	0.2499
	2053	22	40,887	186423.2%	5	9,779	186423.2%	4.50%	0.2392
	2054	7	27,669	398888.6%	2	6,333	398888.6%	4.50%	0.2289
	2055	2	18,538	1025965.7%	0	4,060	1025965.7%	4.50%	0.2190
	2056	0	12,294	3438332.2%	0	2,577	3438332.2%	4.50%	0.2096
	2057	0	8,066	19479493.5%	0	1,618	19479493.5%	4.50%	0.2006
	2058	0	5,230	1483418450.4%	0	1,004	1483418450.4%	4.50%	0.1919
Past Future Lifetime	Past	761,674,965	1,048,767,810	137.7%	1,795,185,996	1,696,508,391	94.5%		
	Future	49,829,611	427,104,054	857.1%	41,589,477	325,239,847	782.0%		
	Lifetime	811,504,576	1,475,871,864	181.9%	1,836,775,474	2,021,748,238	110.1%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	4.0010
	1990	333,332	0	0.0%	1,276,217	0	0.0%	4.50%	3.8287
	1991	1,298,321	63,336	4.9%	4,756,776	232,049	4.9%	4.50%	3.6638
	1992	2,132,624	6,592	0.3%	7,477,020	23,113	0.3%	4.50%	3.5060
	1993	2,594,191	193,614	7.5%	8,703,620	649,583	7.5%	4.50%	3.3550
	1994	2,515,917	509,235	20.2%	8,077,520	1,634,934	20.2%	4.50%	3.2106
	1995	2,429,876	651,307	26.8%	7,465,338	2,001,017	26.8%	4.50%	3.0723
	1996	2,355,694	1,278,067	54.3%	6,925,768	3,757,534	54.3%	4.50%	2.9400
	1997	2,269,482	1,054,465	46.5%	6,384,980	2,966,641	46.5%	4.50%	2.8134
	1998	2,190,496	823,096	37.6%	5,897,379	2,215,987	37.6%	4.50%	2.6923
	1999	2,079,779	936,464	45.0%	5,358,181	2,412,633	45.0%	4.50%	2.5763
	2000	1,982,687	964,993	48.7%	4,888,078	2,379,075	48.7%	4.50%	2.4654
	2001	1,878,812	592,625	31.5%	4,432,523	1,398,129	31.5%	4.50%	2.3592
	2002	1,773,934	1,709,102	96.3%	4,004,874	3,858,509	96.3%	4.50%	2.2576
	2003	1,683,224	1,886,869	112.1%	3,636,444	4,076,401	112.1%	4.50%	2.1604
	2004	1,607,724	2,916,459	181.4%	3,323,765	6,029,407	181.4%	4.50%	2.0674
	2005	1,630,027	2,715,356	166.6%	3,224,759	5,371,917	166.6%	4.50%	1.9783
	2006	1,766,274	2,436,427	137.9%	3,343,831	4,612,534	137.9%	4.50%	1.8932
	2007	1,655,287	3,840,991	232.0%	2,998,770	6,958,460	232.0%	4.50%	1.8116
	2008	1,559,115	3,342,528	214.4%	2,702,911	5,794,670	214.4%	4.50%	1.7336
	2009	1,584,506	3,139,777	198.2%	2,628,641	5,208,781	198.2%	4.50%	1.6590
	2010	1,580,200	4,496,718	284.6%	2,508,609	7,138,661	284.6%	4.50%	1.5875
Projected Future Experience	2011	1,495,217	4,283,779	286.5%	2,271,480	6,507,764	286.5%	4.50%	1.5192
	2012	1,399,673	3,200,434	228.7%	2,034,769	4,652,618	228.7%	4.50%	1.4537
	2013	1,277,670	1,907,367	149.3%	1,777,423	2,653,423	149.3%	4.50%	1.3911
	2014	1,277,311	3,314,349	259.5%	1,700,405	4,412,190	259.5%	4.50%	1.3312
	2015	1,128,255	2,684,528	237.9%	1,437,298	3,419,853	237.9%	4.50%	1.2739
	2016	1,046,606	2,271,668	217.1%	1,275,870	2,769,288	217.1%	4.50%	1.2191
	2017	957,125	2,127,876	222.3%	1,116,544	2,482,295	222.3%	4.50%	1.1666
	2018	842,016	2,167,883	257.5%	939,963	2,420,062	257.5%	4.50%	1.1163
	2019	754,011	3,037,738	402.9%	805,475	3,245,075	402.9%	4.50%	1.0683
	2020	648,761	1,402,562	216.2%	663,197	1,433,773	216.2%	4.50%	1.0223
	2021	575,430	2,732,136	474.8%	562,904	2,672,663	474.8%	4.50%	0.9782
	2022	488,158	2,477,171	507.5%	456,968	2,318,898	507.5%	4.50%	0.9361
	2023	409,761	2,224,725	542.9%	367,062	1,992,901	542.9%	4.50%	0.8958
	2024	340,351	1,973,699	579.9%	291,756	1,691,897	579.9%	4.50%	0.8572
	2025	279,670	1,723,231	616.2%	229,416	1,413,579	616.2%	4.50%	0.8203
	2026	227,238	1,480,165	651.4%	178,378	1,161,905	651.4%	4.50%	0.7850
	2027	182,477	1,251,237	685.7%	137,073	939,904	685.7%	4.50%	0.7512
	2028	144,827	1,042,337	719.7%	104,106	749,266	719.7%	4.50%	0.7188
	2029	113,604	853,398	751.2%	78,145	587,034	751.2%	4.50%	0.6879
	2030	88,043	687,280	780.6%	57,955	452,407	780.6%	4.50%	0.6583
	2031	67,385	543,523	806.6%	42,446	342,371	806.6%	4.50%	0.6299
	2032	50,904	422,114	829.2%	30,684	254,444	829.2%	4.50%	0.6028
	2033	37,932	321,765	848.3%	21,880	185,603	848.3%	4.50%	0.5768
	2034	27,865	241,074	865.2%	15,381	133,070	865.2%	4.50%	0.5520
	2035	20,166	177,646	880.9%	10,652	93,836	880.9%	4.50%	0.5282
	2036	14,368	128,673	895.6%	7,262	65,041	895.6%	4.50%	0.5055
	2037	10,070	91,564	909.2%	4,871	44,290	909.2%	4.50%	0.4837
	2038	6,938	63,976	922.1%	3,212	29,613	922.1%	4.50%	0.4629
	2039	4,695	43,839	933.8%	2,079	19,418	933.8%	4.50%	0.4429
	2040	3,116	29,418	944.1%	1,321	12,469	944.1%	4.50%	0.4239
	2041	2,026	19,299	952.6%	822	7,828	952.6%	4.50%	0.4056
	2042	1,288	12,352	958.7%	500	4,794	958.7%	4.50%	0.3882
	2043	799	7,693	962.3%	297	2,857	962.3%	4.50%	0.3714
	2044	483	4,649	962.9%	172	1,652	962.9%	4.50%	0.3554
	2045	283	2,716	960.5%	96	924	960.5%	4.50%	0.3401
	2046	160	1,527	955.1%	52	497	955.1%	4.50%	0.3255
	2047	87	823	946.8%	27	256	946.8%	4.50%	0.3115
	2048	45	423	935.9%	13	126	935.9%	4.50%	0.2981
	2049	22	206	922.9%	6	59	922.9%	4.50%	0.2852
	2050	10	94	908.5%	3	26	908.5%	4.50%	0.2729
	2051	5	41	894.0%	1	11	894.0%	4.50%	0.2612
	2052	2	16	880.3%	0	4	880.3%	4.50%	0.2499
	2053	1	6	869.0%	0	1	869.0%	4.50%	0.2392
	2054	0	2	861.0%	0	0	861.0%	4.50%	0.2289
	2055	0	1	855.8%	0	0	855.8%	4.50%	0.2190
	2056	0	0	851.2%	0	0	851.2%	4.50%	0.2096
	2057	0	0	843.2%	0	0	843.2%	4.50%	0.2006
	2058	0	0	7779.1%	0	0	7779.1%	4.50%	0.1919
Past Future Lifetime	Past	49,728,146	59,956,205	120.6%	114,038,430	102,716,375	90.1%		
	Future	3,098,207	18,558,817	599.0%	2,605,542	15,179,643	582.6%		
	Lifetime	52,826,353	78,515,022	148.6%	116,643,973	117,896,019	101.1%		

Attachment 5
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
With Requested Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	4.0010
	1990	333,332	0	0.0%	1,276,217	0	0.0%	4.50%	3.8287
	1991	1,298,321	63,336	4.9%	4,756,776	232,049	4.9%	4.50%	3.6638
	1992	2,132,624	6,592	0.3%	7,477,020	23,113	0.3%	4.50%	3.5060
	1993	2,594,191	193,614	7.5%	8,703,620	649,583	7.5%	4.50%	3.3550
	1994	2,515,917	509,235	20.2%	8,077,520	1,634,934	20.2%	4.50%	3.2106
	1995	2,429,876	651,307	26.8%	7,465,338	2,001,017	26.8%	4.50%	3.0723
	1996	2,355,694	1,278,067	54.3%	6,925,768	3,757,534	54.3%	4.50%	2.9400
	1997	2,269,482	1,054,465	46.5%	6,384,980	2,966,641	46.5%	4.50%	2.8134
	1998	2,190,496	823,096	37.6%	5,897,379	2,215,987	37.6%	4.50%	2.6923
	1999	2,079,779	936,464	45.0%	5,358,181	2,412,633	45.0%	4.50%	2.5763
	2000	1,982,687	964,993	48.7%	4,888,078	2,379,075	48.7%	4.50%	2.4654
	2001	1,878,812	592,625	31.5%	4,432,523	1,398,129	31.5%	4.50%	2.3592
	2002	1,773,934	1,709,102	96.3%	4,004,874	3,858,509	96.3%	4.50%	2.2576
	2003	1,683,224	1,886,869	112.1%	3,636,444	4,076,401	112.1%	4.50%	2.1604
	2004	1,607,724	2,916,459	181.4%	3,323,765	6,029,407	181.4%	4.50%	2.0674
	2005	1,630,027	2,715,356	166.6%	3,224,759	5,371,917	166.6%	4.50%	1.9783
	2006	1,766,274	2,436,427	137.9%	3,343,831	4,612,534	137.9%	4.50%	1.8932
	2007	1,655,287	3,840,991	232.0%	2,998,770	6,958,460	232.0%	4.50%	1.8116
	2008	1,559,115	3,342,528	214.4%	2,702,911	5,794,670	214.4%	4.50%	1.7336
	2009	1,584,506	3,139,777	198.2%	2,628,641	5,208,781	198.2%	4.50%	1.6590
	2010	1,580,200	4,496,718	284.6%	2,508,609	7,138,661	284.6%	4.50%	1.5875
	2011	1,495,217	4,283,779	286.5%	2,271,480	6,507,764	286.5%	4.50%	1.5192
Projected Future Experience	2012	1,399,673	3,200,434	228.7%	2,034,769	4,652,618	228.7%	4.50%	1.4537
	2013	1,277,670	1,907,367	149.3%	1,777,423	2,653,423	149.3%	4.50%	1.3911
	2014	1,277,311	3,314,349	259.5%	1,700,405	4,412,190	259.5%	4.50%	1.3312
	2015	1,128,255	2,684,528	237.9%	1,437,298	3,419,853	237.9%	4.50%	1.2739
	2016	1,046,606	2,271,668	217.1%	1,275,870	2,769,288	217.1%	4.50%	1.2191
	2017	957,125	2,127,876	222.3%	1,116,544	2,482,295	222.3%	4.50%	1.1666
	2018	842,016	2,167,883	257.5%	939,963	2,420,062	257.5%	4.50%	1.1163
	2019	754,011	3,037,738	402.9%	805,475	3,245,075	402.9%	4.50%	1.0683
	2020	648,761	1,402,562	216.2%	663,197	1,433,773	216.2%	4.50%	1.0223
	2021	575,430	2,732,136	474.8%	562,904	2,672,663	474.8%	4.50%	0.9782
	2022	491,181	2,475,596	504.0%	459,798	2,317,423	504.0%	4.50%	0.9361
	2023	426,650	2,228,406	522.3%	382,192	1,996,198	522.3%	4.50%	0.8958
	2024	356,366	1,961,070	550.3%	305,485	1,681,071	550.3%	4.50%	0.8572
	2025	292,794	1,694,523	578.7%	240,181	1,390,030	578.7%	4.50%	0.8203
	2026	237,872	1,451,729	610.3%	186,725	1,139,583	610.3%	4.50%	0.7850
	2027	190,994	1,226,971	642.4%	143,471	921,676	642.4%	4.50%	0.7512
	2028	151,568	1,022,088	674.3%	108,952	734,710	674.3%	4.50%	0.7188
	2029	118,878	836,792	703.9%	81,773	575,611	703.9%	4.50%	0.6879
	2030	92,120	673,888	731.5%	60,639	443,591	731.5%	4.50%	0.6583
	2031	70,498	532,921	755.9%	44,407	335,692	755.9%	4.50%	0.6299
	2032	53,250	413,872	777.2%	32,098	249,476	777.2%	4.50%	0.6028
	2033	39,676	315,477	795.1%	22,886	181,976	795.1%	4.50%	0.5768
	2034	29,143	236,360	811.0%	16,086	130,468	811.0%	4.50%	0.5520
	2035	21,088	174,170	825.9%	11,139	92,000	825.9%	4.50%	0.5282
	2036	15,024	126,153	839.7%	7,594	63,767	839.7%	4.50%	0.5055
	2037	10,529	89,770	852.6%	5,093	43,422	852.6%	4.50%	0.4837
	2038	7,254	62,721	864.7%	3,358	29,032	864.7%	4.50%	0.4629
	2039	4,907	42,978	875.8%	2,174	19,037	875.8%	4.50%	0.4429
	2040	3,257	28,841	885.5%	1,381	12,225	885.5%	4.50%	0.4239
	2041	2,118	18,920	893.5%	859	7,674	893.5%	4.50%	0.4056
	2042	1,346	12,109	899.3%	523	4,700	899.3%	4.50%	0.3882
	2043	835	7,542	902.7%	310	2,801	902.7%	4.50%	0.3714
	2044	504	4,557	903.4%	179	1,620	903.4%	4.50%	0.3554
	2045	295	2,662	901.3%	100	906	901.3%	4.50%	0.3401
	2046	167	1,497	896.3%	54	487	896.3%	4.50%	0.3255
	2047	91	807	888.6%	28	251	888.6%	4.50%	0.3115
	2048	47	415	878.5%	14	124	878.5%	4.50%	0.2981
	2049	23	202	866.4%	7	58	866.4%	4.50%	0.2852
	2050	11	93	853.1%	3	25	853.1%	4.50%	0.2729
	2051	5	40	839.6%	1	10	839.6%	4.50%	0.2612
	2052	2	16	826.9%	0	4	826.9%	4.50%	0.2499
	2053	1	6	816.5%	0	1	816.5%	4.50%	0.2392
	2054	0	2	809.2%	0	0	809.2%	4.50%	0.2289
	2055	0	1	804.5%	0	0	804.5%	4.50%	0.2190
	2056	0	0	800.4%	0	0	800.4%	4.50%	0.2096
	2057	0	0	793.0%	0	0	793.0%	4.50%	0.2006
	2058	0	0	7315.8%	0	0	7315.8%	4.50%	0.1919
Past Future Lifetime	Past	49,728,146	59,956,205	120.6%	114,038,430	102,716,375	90.1%		
	Future	3,193,924	18,375,329	575.3%	2,680,415	15,048,313	561.4%		
	Lifetime	52,922,070	78,331,534	148.0%	116,718,846	117,764,689	100.9%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	4.0010
	1990	608,889	0	0.0%	2,331,230	0	0.0%	4.50%	3.8287
	1991	1,587,632	0	0.0%	5,816,750	0	0.0%	4.50%	3.6638
	1992	2,332,747	30,813	1.3%	8,178,657	108,033	1.3%	4.50%	3.5060
	1993	2,577,971	44,753	1.7%	8,649,203	150,148	1.7%	4.50%	3.3550
	1994	2,486,183	168,726	6.8%	7,982,057	541,706	6.8%	4.50%	3.2106
	1995	2,409,341	391,750	16.3%	7,402,248	1,203,578	16.3%	4.50%	3.0723
	1996	2,329,503	502,570	21.6%	6,848,766	1,477,563	21.6%	4.50%	2.9400
	1997	2,244,344	651,777	29.0%	6,314,256	1,833,716	29.0%	4.50%	2.8134
	1998	2,166,853	881,412	40.7%	5,833,726	2,372,988	40.7%	4.50%	2.6923
	1999	2,054,073	1,074,438	52.3%	5,291,954	2,768,100	52.3%	4.50%	2.5763
	2000	1,949,662	1,063,030	54.5%	4,806,658	2,620,773	54.5%	4.50%	2.4654
	2001	1,845,651	969,278	52.5%	4,354,290	2,286,735	52.5%	4.50%	2.3592
	2002	1,748,336	823,099	47.1%	3,947,082	1,858,247	47.1%	4.50%	2.2576
	2003	1,658,543	1,016,944	61.3%	3,583,125	2,197,011	61.3%	4.50%	2.1604
	2004	1,577,403	1,694,437	107.4%	3,261,081	3,503,033	107.4%	4.50%	2.0674
	2005	1,698,556	2,279,633	134.2%	3,360,334	4,509,906	134.2%	4.50%	1.9783
	2006	1,742,684	2,242,042	128.7%	3,299,172	4,244,533	128.7%	4.50%	1.8932
	2007	1,625,133	2,502,841	154.0%	2,944,142	4,534,226	154.0%	4.50%	1.8116
	2008	1,563,061	2,879,966	184.3%	2,709,752	4,992,763	184.3%	4.50%	1.7336
	2009	1,583,394	3,339,793	210.9%	2,626,796	5,540,601	210.9%	4.50%	1.6590
	2010	1,559,639	3,593,195	230.4%	2,475,969	5,704,294	230.4%	4.50%	1.5875
Projected Future Experience	2011	1,467,762	3,767,439	256.7%	2,229,772	5,723,360	256.7%	4.50%	1.5192
	2012	1,353,064	4,601,076	340.0%	1,967,012	6,688,795	340.0%	4.50%	1.4537
	2013	1,271,094	4,432,654	348.7%	1,768,275	6,166,462	348.7%	4.50%	1.3911
	2014	1,250,485	4,078,452	326.1%	1,664,694	5,429,392	326.1%	4.50%	1.3312
	2015	1,075,500	3,688,001	342.9%	1,370,093	4,698,191	342.9%	4.50%	1.2739
	2016	1,041,116	3,384,441	325.1%	1,269,177	4,125,819	325.1%	4.50%	1.2191
	2017	922,445	2,842,319	308.1%	1,076,087	3,315,735	308.1%	4.50%	1.1666
	2018	820,777	2,832,589	345.1%	916,254	3,162,091	345.1%	4.50%	1.1163
	2019	740,008	2,776,042	375.1%	790,516	2,965,518	375.1%	4.50%	1.0683
	2020	640,862	2,291,661	357.6%	655,122	2,342,656	357.6%	4.50%	1.0223
	2021	577,323	2,661,826	461.1%	564,756	2,603,884	461.1%	4.50%	0.9782
	2022	489,525	2,697,425	551.0%	458,248	2,525,078	551.0%	4.50%	0.9361
	2023	410,731	2,782,900	677.5%	367,931	2,492,912	677.5%	4.50%	0.8958
	2024	341,040	2,702,597	792.5%	292,347	2,316,724	792.5%	4.50%	0.8572
	2025	280,155	2,522,037	900.2%	229,813	2,068,846	900.2%	4.50%	0.8203
	2026	227,587	2,280,750	1002.1%	178,652	1,790,351	1002.1%	4.50%	0.7850
	2027	182,735	2,040,479	1116.6%	137,267	1,532,768	1116.6%	4.50%	0.7512
	2028	145,024	1,796,832	1239.0%	104,248	1,291,622	1239.0%	4.50%	0.7188
	2029	113,765	1,559,378	1370.7%	78,257	1,072,662	1370.7%	4.50%	0.6879
	2030	88,184	1,336,164	1515.2%	58,048	879,539	1515.2%	4.50%	0.6583
	2031	67,510	1,130,909	1675.2%	42,525	712,371	1675.2%	4.50%	0.6299
	2032	51,016	944,878	1852.1%	30,752	569,559	1852.1%	4.50%	0.6028
	2033	38,033	779,275	2048.9%	21,939	449,507	2048.9%	4.50%	0.5768
	2034	27,954	634,420	2269.5%	15,431	350,193	2269.5%	4.50%	0.5520
	2035	20,244	510,065	2519.6%	10,693	269,426	2519.6%	4.50%	0.5282
	2036	14,434	405,129	2806.7%	7,296	204,781	2806.7%	4.50%	0.5055
	2037	10,126	318,064	3141.1%	4,898	153,850	3141.1%	4.50%	0.4837
	2038	6,983	246,865	3535.0%	3,232	114,268	3535.0%	4.50%	0.4629
	2039	4,731	189,476	4005.3%	2,095	83,927	4005.3%	4.50%	0.4429
	2040	3,144	143,846	4574.9%	1,333	60,972	4574.9%	4.50%	0.4239
	2041	2,048	107,993	5273.0%	831	43,804	5273.0%	4.50%	0.4056
	2042	1,305	80,201	6144.7%	507	31,130	6144.7%	4.50%	0.3882
	2043	812	58,938	7256.7%	302	21,892	7256.7%	4.50%	0.3714
	2044	492	42,869	8709.7%	175	15,237	8709.7%	4.50%	0.3554
	2045	290	30,869	10662.6%	98	10,500	10662.6%	4.50%	0.3401
	2046	165	22,008	13371.1%	54	7,163	13371.1%	4.50%	0.3255
	2047	90	15,539	17263.2%	28	4,840	17263.2%	4.50%	0.3115
	2048	47	10,867	23083.9%	14	3,239	23083.9%	4.50%	0.2981
	2049	23	7,528	32168.6%	7	2,147	32168.6%	4.50%	0.2852
	2050	11	5,172	47110.6%	3	1,412	47110.6%	4.50%	0.2729
	2051	5	3,514	72894.2%	1	918	72894.2%	4.50%	0.2612
	2052	2	2,370	120708.5%	0	592	120708.5%	4.50%	0.2499
	2053	1	1,585	216719.7%	0	379	216719.7%	4.50%	0.2392
	2054	0	1,050	430870.3%	0	240	430870.3%	4.50%	0.2289
	2055	0	689	981898.5%	0	151	981898.5%	4.50%	0.2190
	2056	0	447	2742403.3%	0	94	2742403.3%	4.50%	0.2096
	2057	0	287	10684705.3%	0	58	10684705.3%	4.50%	0.2006
	2058	0	182	0.0%	0	35	0.0%	4.50%	0.1919
	Past	49,932,712	60,845,173	121.9%	115,724,250	97,065,971	83.9%		
	Future	3,105,536	28,075,422	904.0%	2,611,780	21,687,068	830.4%		
	Lifetime	53,038,248	88,920,595	167.7%	118,336,030	118,753,039	100.4%		

Attachment 6
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

	Calendar Year	Loss Ratios Without Interest			Loss Ratios With Interest			Interest Rate	Mid-Year Disc / Accum Factor
		Written Premiums	Paid Claims	Loss Ratio	Written Premiums	Paid Claims	Loss Ratio		
Historical Experience	1989	0	0	0.0%	0	0	0.0%	4.50%	4.0010
	1990	608,889	0	0.0%	2,331,230	0	0.0%	4.50%	3.8287
	1991	1,587,632	0	0.0%	5,816,750	0	0.0%	4.50%	3.6638
	1992	2,332,747	30,813	1.3%	8,178,657	108,033	1.3%	4.50%	3.5060
	1993	2,577,971	44,753	1.7%	8,649,203	150,148	1.7%	4.50%	3.3550
	1994	2,486,183	168,726	6.8%	7,982,057	541,706	6.8%	4.50%	3.2106
	1995	2,409,341	391,750	16.3%	7,402,248	1,203,578	16.3%	4.50%	3.0723
	1996	2,329,503	502,570	21.6%	6,848,766	1,477,563	21.6%	4.50%	2.9400
	1997	2,244,344	651,777	29.0%	6,314,256	1,833,716	29.0%	4.50%	2.8134
	1998	2,166,853	881,412	40.7%	5,833,726	2,372,988	40.7%	4.50%	2.6923
	1999	2,054,073	1,074,438	52.3%	5,291,954	2,768,100	52.3%	4.50%	2.5763
	2000	1,949,662	1,063,030	54.5%	4,806,658	2,620,773	54.5%	4.50%	2.4654
	2001	1,845,651	969,278	52.5%	4,354,290	2,286,735	52.5%	4.50%	2.3592
	2002	1,748,336	823,099	47.1%	3,947,082	1,858,247	47.1%	4.50%	2.2576
	2003	1,658,543	1,016,944	61.3%	3,583,125	2,197,011	61.3%	4.50%	2.1604
	2004	1,577,403	1,694,437	107.4%	3,261,081	3,503,033	107.4%	4.50%	2.0674
	2005	1,698,556	2,279,633	134.2%	3,360,334	4,509,906	134.2%	4.50%	1.9783
	2006	1,742,684	2,242,042	128.7%	3,299,172	4,244,533	128.7%	4.50%	1.8932
	2007	1,625,133	2,502,841	154.0%	2,944,142	4,534,226	154.0%	4.50%	1.8116
	2008	1,563,061	2,879,966	184.3%	2,709,752	4,992,763	184.3%	4.50%	1.7336
	2009	1,583,394	3,339,793	210.9%	2,626,796	5,540,601	210.9%	4.50%	1.6590
	2010	1,559,639	3,593,195	230.4%	2,475,969	5,704,294	230.4%	4.50%	1.5875
Projected Future Experience	2011	1,467,762	3,767,439	256.7%	2,229,772	5,723,360	256.7%	4.50%	1.5192
	2012	1,353,064	4,601,076	340.0%	1,967,012	6,688,795	340.0%	4.50%	1.4537
	2013	1,271,094	4,432,654	348.7%	1,768,275	6,166,462	348.7%	4.50%	1.3911
	2014	1,250,485	4,078,452	326.1%	1,664,694	5,429,392	326.1%	4.50%	1.3312
	2015	1,075,500	3,688,001	342.9%	1,370,093	4,698,191	342.9%	4.50%	1.2739
	2016	1,041,116	3,384,441	325.1%	1,269,177	4,125,819	325.1%	4.50%	1.2191
	2017	922,445	2,842,319	308.1%	1,076,087	3,315,735	308.1%	4.50%	1.1666
	2018	820,777	2,832,589	345.1%	916,254	3,162,091	345.1%	4.50%	1.1163
	2019	740,008	2,776,042	375.1%	790,516	2,965,518	375.1%	4.50%	1.0683
	2020	640,862	2,291,661	357.6%	655,122	2,342,656	357.6%	4.50%	1.0223
	2021	577,323	2,661,826	461.1%	564,756	2,603,884	461.1%	4.50%	0.9782
	2022	496,345	2,697,047	543.4%	464,632	2,524,725	543.4%	4.50%	0.9361
	2023	429,174	2,780,995	648.0%	384,452	2,491,205	648.0%	4.50%	0.8958
	2024	357,067	2,699,182	755.9%	306,086	2,313,796	755.9%	4.50%	0.8572
	2025	293,285	2,511,617	856.4%	240,584	2,060,298	856.4%	4.50%	0.8203
	2026	238,224	2,263,197	950.0%	187,002	1,776,571	950.0%	4.50%	0.7850
	2027	191,253	2,018,020	1055.2%	143,665	1,515,897	1055.2%	4.50%	0.7512
	2028	151,766	1,772,340	1167.8%	109,095	1,274,016	1167.8%	4.50%	0.7188
	2029	119,041	1,535,492	1289.9%	81,886	1,056,232	1289.9%	4.50%	0.6879
	2030	92,263	1,314,226	1424.4%	60,733	865,098	1424.4%	4.50%	0.6583
	2031	70,625	1,111,422	1573.7%	44,488	700,097	1573.7%	4.50%	0.6299
	2032	53,365	928,002	1739.0%	32,168	559,386	1739.0%	4.50%	0.6028
	2033	39,780	764,984	1923.1%	22,946	441,264	1923.1%	4.50%	0.5768
	2034	29,235	622,562	2129.5%	16,137	343,647	2129.5%	4.50%	0.5520
	2035	21,169	500,399	2363.8%	11,182	264,320	2363.8%	4.50%	0.5282
	2036	15,092	397,374	2633.0%	7,629	200,862	2633.0%	4.50%	0.5055
	2037	10,586	311,934	2946.5%	5,121	150,884	2946.5%	4.50%	0.4837
	2038	7,300	242,085	3316.0%	3,379	112,055	3316.0%	4.50%	0.4629
	2039	4,945	185,795	3757.4%	2,190	82,297	3757.4%	4.50%	0.4429
	2040	3,286	141,047	4291.9%	1,393	59,785	4291.9%	4.50%	0.4239
	2041	2,140	105,889	4947.2%	868	42,950	4947.2%	4.50%	0.4056
	2042	1,364	78,637	5765.4%	529	30,523	5765.4%	4.50%	0.3882
	2043	849	57,789	6809.3%	315	21,465	6809.3%	4.50%	0.3714
	2044	514	42,033	8173.5%	183	14,940	8173.5%	4.50%	0.3554
	2045	302	30,268	10007.4%	103	10,295	10007.4%	4.50%	0.3401
	2046	172	21,581	12551.2%	56	7,024	12551.2%	4.50%	0.3255
	2047	94	15,238	16207.0%	29	4,746	16207.0%	4.50%	0.3115
	2048	49	10,657	21675.0%	15	3,176	21675.0%	4.50%	0.2981
	2049	24	7,383	30210.2%	7	2,106	30210.2%	4.50%	0.2852
	2050	11	5,073	44250.6%	3	1,385	44250.6%	4.50%	0.2729
	2051	5	3,447	68479.5%	1	900	68479.5%	4.50%	0.2612
	2052	2	2,325	113420.4%	1	581	113420.4%	4.50%	0.2499
	2053	1	1,554	203676.5%	0	372	203676.5%	4.50%	0.2392
	2054	0	1,030	405023.1%	0	236	405023.1%	4.50%	0.2289
	2055	0	676	923192.0%	0	148	923192.0%	4.50%	0.2190
	2056	0	439	2578825.7%	0	92	2578825.7%	4.50%	0.2096
	2057	0	282	10048308.2%	0	56	10048308.2%	4.50%	0.2006
	2058	0	179	0.0%	0	34	0.0%	4.50%	0.1919
	Past	49,932,712	60,845,173	121.9%	115,724,250	97,065,971	83.9%		
	Future	3,206,655	27,844,024	868.3%	2,691,633	21,537,350	800.2%		
	Lifetime	53,139,367	88,689,197	166.9%	118,415,883	118,603,321	100.2%		

Attachment 7
RiverSource Life Insurance Company
Reserve Balances as of December 31, 2020

Incurred Year	Nationwide Policy Form 30240		Pennsylvania Policy Form 30240-PA	
	Claim Reserve ¹	Active Life Reserve ²	Claim Reserve ¹	Active Life Reserve ²
1989	0		0	
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	121,156		0	
2004	0		0	
2005	0		0	
2006	0		0	
2007	98,325		0	
2008	55,816		0	
2009	394,104		0	
2010	548,579		62,467	
2011	423,619		0	
2012	670,316		29,199	
2013	2,293,556		0	
2014	3,258,528		117,386	
2015	4,232,568		177,628	
2016	6,530,702		282,602	
2017	8,695,662		336,927	
2018	14,562,084		651,057	
2019	23,546,630		1,594,495	
2020	25,892,569	174,348,155	1,308,366	11,324,998

¹ Claim reserve is the sum of disabled life reserve and incurred but not reported reserve (IBNR).

Disabled life reserve is discounted to the original loss date using 4.50%, and IBNR is allocated to calendar years 2017 through 2020 then discounted to the time it is assumed to incur at 4.50%.

² Active Life Reserve is defined as "midterminal" and includes an unearned premium reserve.

Attachment 8
RiverSource Life Insurance Company
Nationwide Experience for All Policies
Adjusted for Cumulative Prior Approved Premium Rate Increases on a Nationwide Basis
Before Premium Rate Increase
Policy Form 30240

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	45,890,321	888,017	1.9%
2	42,747,212	6,132,009	14.3%
3	40,409,243	8,152,903	20.2%
4	38,464,555	10,900,602	28.3%
5	36,880,120	11,204,961	30.4%
6	35,392,240	14,476,800	40.9%
7	33,806,061	17,843,406	52.8%
8	32,272,504	18,316,663	56.8%
9	30,752,930	23,543,966	76.6%
10	29,235,994	23,220,066	79.4%
11	27,781,279	27,401,030	98.6%
12	26,253,012	32,937,998	125.5%
13	24,726,035	33,398,235	135.1%
14	24,621,072	35,198,611	143.0%
15	24,609,874	39,245,804	159.5%
16	24,672,094	45,247,555	183.4%
17	24,400,262	42,717,930	175.1%
18	23,648,996	52,435,239	221.7%
19	22,949,763	55,220,645	240.6%
20	22,382,181	56,704,321	253.3%
21	21,033,743	54,718,401	260.1%
22	19,570,616	57,516,474	293.9%
23	18,231,106	54,422,811	298.5%
24	17,096,749	57,284,021	335.1%
25	16,236,899	51,644,502	318.1%
26	14,851,796	53,585,683	360.8%
27	13,554,226	43,610,118	321.7%
28	11,956,920	41,456,571	346.7%
29	10,470,391	43,254,484	413.1%
30	9,071,687	43,634,046	481.0%
31	7,865,919	40,244,041	511.6%
32	6,756,906	36,536,072	540.7%
33	5,659,471	32,094,565	567.1%
34	4,696,262	28,546,418	607.9%
35	3,855,899	25,041,329	649.4%
36	3,130,510	21,631,041	691.0%
37	2,515,235	18,405,920	731.8%
38	1,999,413	15,416,329	771.0%
39	1,571,953	12,705,079	808.2%
40	1,221,699	10,290,206	842.3%
41	938,068	8,181,170	872.1%
42	711,236	6,386,500	897.9%
43	532,152	4,894,733	919.8%
44	392,662	3,677,433	936.5%
45	285,533	2,718,794	952.2%
46	204,463	1,977,966	967.4%
47	144,052	1,414,657	982.0%
48	99,756	993,527	996.0%
49	67,818	684,227	1008.9%
50	45,194	461,276	1020.7%
51	29,464	303,768	1031.0%
52	18,748	194,906	1039.6%
53	11,608	121,465	1046.4%
54	6,967	73,243	1051.3%
55	4,034	42,533	1054.3%
56	2,240	23,650	1055.6%
57	1,184	12,499	1055.4%
58	590	6,220	1054.1%
59	274	2,878	1052.1%
60	116	1,218	1049.7%
Total	806,739,310	1,329,397,536	164.8%

Attachment 9
RiverSource Life Insurance Company
Pennsylvania Experience for All Policies
Before Premium Rate Increase
Policy Form 30240-PA

Policy Duration	Earned Premiums	Incurred Claims	Loss Ratio
1	2,842,986	0	0.0%
2	2,662,334	69,928	2.6%
3	2,545,756	242,582	9.5%
4	2,451,350	209,051	8.5%
5	2,379,871	1,371,496	57.6%
6	2,291,107	723,317	31.6%
7	2,209,892	1,074,421	48.6%
8	2,119,569	944,955	44.6%
9	2,022,480	855,727	42.3%
10	1,908,247	754,060	39.5%
11	1,804,864	1,224,619	67.9%
12	1,709,217	1,567,471	91.7%
13	1,633,301	2,583,654	158.2%
14	1,650,113	2,279,412	138.1%
15	1,685,823	2,443,879	145.0%
16	1,717,477	3,498,733	203.7%
17	1,634,588	2,755,757	168.6%
18	1,583,116	3,525,539	222.7%
19	1,571,036	3,443,076	219.2%
20	1,525,682	4,155,065	272.3%
21	1,422,532	2,546,904	179.0%
22	1,328,274	4,328,496	325.9%
23	1,268,756	2,700,926	212.9%
24	1,192,944	3,338,920	279.9%
25	1,085,959	1,858,385	171.1%
26	994,371	2,780,236	279.6%
27	899,739	3,348,639	372.2%
28	784,850	1,482,318	188.9%
29	685,941	3,116,681	454.4%
30	587,098	2,692,918	458.7%
31	501,267	2,637,713	526.2%
32	425,386	2,291,512	538.7%
33	353,848	2,037,732	575.9%
34	291,383	1,789,584	614.2%
35	237,232	1,547,550	652.3%
36	190,836	1,314,261	688.7%
37	151,770	1,099,037	724.1%
38	119,301	902,702	756.7%
39	92,661	727,872	785.5%
40	71,075	576,268	810.8%
41	53,808	447,923	832.5%
42	40,181	342,364	852.1%
43	29,577	257,435	870.4%
44	21,446	189,865	885.3%
45	15,305	137,671	899.5%
46	10,741	98,095	913.2%
47	7,406	68,601	926.3%
48	5,011	47,020	938.4%
49	3,323	31,537	949.0%
50	2,157	20,660	957.9%
51	1,368	13,190	964.5%
52	845	8,187	968.5%
53	508	4,926	969.5%
54	296	2,865	967.5%
55	167	1,605	962.3%
56	90	862	954.4%
57	47	442	944.1%
58	23	215	932.5%
59	11	99	920.6%
60	5	42	909.6%
Total	52,826,350	78,514,999	148.6%



IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440



APPROVED, EFFECTIVE 12/1/89

PENNSYLVANIA INSURANCE DEPARTMENT

**Long-Term Care Insurance
Nursing Home Indemnity Policy**

Ed. Bowers

- This Policy Is Guaranteed Renewable
- We Have A Limited Right To Change Premiums
- This Policy Is Nonparticipating (Does not pay dividends)

Insured: John Q. Doe

Policy Number: 9100-XXXXX

Nursing Home

Benefit: \$50.00 per day

Policy Date:

January 15, 1989

We at IDS Life Insurance Company are pleased to issue this Long-Term Care Insurance Policy to You. This Policy has many important features. We urge You to read it carefully.

All You have to do to keep this Policy in force until benefits have been exhausted is to pay premiums on time. We cannot cancel or refuse to renew this Policy. Your premiums will not increase due to a change in Your age or health. We can, however, change Your premiums based on Your premium class; but only if We change the premiums for all similar policies issued in Your state on the same form as this Policy. Premium changes will only be made as of an anniversary of the Policy Date. We must give You at least 31 days written notice before We change Your premiums.

30 DAY RIGHT TO EXAMINE YOUR POLICY

You have 30 days from the day You receive this Policy to examine and return it to Us if You decide not to keep it. You do not have to tell Us Your reason for returning the Policy. Simply return it to Us or Our representative within 30 days after You receive it. We will refund the full amount of any premium paid; and the Policy will be void from the start.

Signed for and issued by IDS Life Insurance Company in Minneapolis, Minnesota, as of the Policy Date shown above.

President:

Secretary:

James A. Mitchell

Richard J. O'Brien

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY
If You are eligible for Medicare, review the
Medicare Supplement Buyer's Guide available from Us.

**THIS INSURANCE IS A LIMITED POLICY
READ IT CAREFULLY**

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A copy of Your Application	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Schedule

Insured:	John Q. Doe	Policy Number:	XXXXXX
First Premium:	\$XXX.XX	Renewal Premium:	\$XXX.XX
Premium Mode:	Monthly	Policy Date:	January 15, 1989

Benefits Provided and Limits

NURSING HOME BENEFIT

Elimination Period:	20 days
Daily Benefit:	\$50.00

BENEFIT INCREASE OPTION RIDER - THRU AGE 85

NOTE: A higher premium is paid when the policy includes this option rider.

DO YOU HAVE THIS OPTION RIDER?	Yes
---------------------------------------	------------

BENEFIT LIMIT -- (Policy limit for all nursing home and post confinement indemnity benefits combined.)	1460 days
--	------------------

POST CONFINEMENT INDEMNITY BENEFIT -- (Eligibility is contingent to prior nursing home confinement)	Automatically Included
---	-------------------------------

WAIVER OF PREMIUM --	Automatically Included
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Basic Contract Provisions

This section tells You: the documents which state all of the contractual agreements; the importance of completing Your application truthfully; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: The entire contract between You and Us is as stated in this Policy, Your application and any attached papers. No change in this Policy will be effective until approved by one of Our officers. That approval must be noted on or attached to this Policy. None of Our representatives or other persons may change this Policy or waive any of its provisions.

Contesting Coverage

Time Limit on Certain Defenses:

(a) **Misstatements in Your Application:** After this Policy has been in force for 2 years, only fraudulent misstatements in Your application may be used to: void this Policy; or deny any claim for loss incurred or disability that starts after the 2 year period.

(b) **Pre-Existing Conditions:** We will not reduce or deny any claim under this Policy because a sickness or physical condition described in Your application had existed before the Policy Date.

Other Provisions

Conformity with State Statutes: If this Policy does not comply with the laws of the state in which You reside on the Policy Date, We will treat it as if it had been changed to comply with those laws.

Time Periods: All time periods begin and end at 12:01 a.m. Standard Time at Your residence.

Glossary Of Important Terms

This section gives the meaning of special words and phrases used in the Policy. In addition, the terms **Benefit Limit**, **Daily Benefit** and **Elimination Period** appear in the **Schedule** and are more fully described in the **Benefit Provisions**. To help You recognize these special words and phrases, the first letter of each word, or each word in the phrase, is capitalized wherever it appears.

You, Your

The Insured named in the **Schedule**.

We, Us, Our

IDS Life Insurance Company, A Stock Company.

Day of a Nursing Home Stay

Each day You are confined as an inpatient in a **Nursing Home** for which a full day's room and board or subsistence charge is made.

Doctor

Someone, other than a **Nurse**, who is legally qualified and licensed to practice medicine and is operating within the scope of that license. The term "Doctor" does NOT include: You or a member of Your immediate family; anyone who resides in Your household; or anyone who has an ownership interest in, or is an employee of, any **Nursing Home** in which You stay.

Nurse

Someone who is licensed as: a **Registered Graduate Nurse (RN)**; or a **Licensed Practical Nurse (LPN)**; or a **Licensed Vocational Nurse (LVN)**. The term "Nurse" does NOT include: You; a member of Your immediate family; or anyone who resides in Your household.

Immediate Family

The following relatives of You and Your Spouse: spouse, parents, aunts, uncles, cousins, brothers, sisters and children.

Appropriate and Reasonable

A plan of care which could not be omitted without adversely affecting Your illness or condition.

Nursing Home

A facility or distinctly separate part of a hospital or other institution which is licensed by the appropriate licensing agency to engage primarily in providing nursing care and related services, under the supervision of a duly licensed physician, to inpatients and:

- Provides 24 hour a day nursing service under a planned program of policies and procedures which was developed with the advice of, and is periodically reviewed and executed by, a professional group of at least one Doctor and one Nurse; and**
- Has at least one Nurse who is employed there full time (or at least 24 hours per week if the facility has less than 10 beds); and**
- Has a Nurse on duty or on call at all times; and**
- Maintains clinical records for all patients.**

NOTE: The above requirements are typically met by licensed skilled nursing facilities, comprehensive nursing care facilities and intermediate nursing care facilities as well as some specialized wards, wings and units of hospitals. Those requirements are generally NOT met by: rest homes; homes for the aged; sheltered living accommodations; residence homes; or similar living arrangements.

Benefit Provisions

This section describes Your benefits under the Policy. It tells You: the conditions under which benefits will be paid; how much will be paid; and how long benefits will be paid.

Nursing Home Benefit

Benefit Conditions

We will pay the Daily Benefit for each Day Of A Nursing Home Stay after the Elimination Period, if:

- the Policy is in force when the Nursing Home stay starts; and**
- You are confined in the Nursing Home as an overnight resident patient and a room and board charge is made for that day; and**
- Your Nursing Home Stay Is Necessary, as described below.**

Note: The next page describes how the Daily Benefit and Elimination Period are determined.

Determining When Your Nursing Home Stay is Necessary

Your Nursing Home Stay is Necessary as long as: (1) a Doctor certifies that Your admission is required due to injury or sickness; and (2) there exists a level of functional incapacity which makes Your continued Nursing Home stay appropriate and reasonable.

No Specific Care Level Required

This Policy makes no distinction, in the duration or amount of benefits You will be paid, for different levels of care (whether skilled, intermediate or custodial) as long as Your Nursing Home Stay is Necessary.

How Long Benefits Will Be Paid

After the Elimination Period, this benefit will be paid for as long as Your Nursing Home Stay is Necessary and the Benefit Limit (described on the next page) has not been reached.

How the Elimination Period Works

The Elimination Period is the number of consecutive days at the start of each Nursing Home stay needed to qualify for benefits. The Schedule shows the Elimination Period. You will not be paid benefits for the Elimination Period.

Once You have qualified for benefits, You do not need to satisfy a new Elimination Period for later Nursing Home stays which:

- are due to the same or related cause or causes; and
- are separated from each other by less than 6 months.

How the Benefit Limit Works

The Benefit Limit is the maximum number of days for which You will be paid benefits under the Policy. The Schedule shows the number of days in the Benefit Limit. This is a limit for all Your Nursing Home Benefits and Post Confinement Indemnity Benefits combined. The Policy terminates when the Benefit Limit has been reached. If the Schedule shows that Your Benefit Limit is "Unlimited", there is no limit on the number of days for which benefits may be paid during Your lifetime.

Daily Benefit

The amount of Your Daily Benefit is shown in the Schedule. That amount may be changed, over time, by the Benefit Increase Option Rider if applied for and issued with this Policy.

Post Confinement Indemnity Benefit

Benefit Conditions

To aid in Your recovery, We will pay a benefit for each day of Your convalescence after a Nursing Home stay, if:

- Benefits were paid under the Nursing Home Benefit for the Nursing Home Stay; and
- You make claim for this Benefit giving Us a signed statement that You were convalescing outside of a Nursing Home or duly Licensed hospital on that day; and
- Your Benefit Limit has not been reached.

The amount We will pay for each day will be equal to the following percentage of the Daily Benefit paid on the last day of Your most recent Nursing Home stay.

<u>Day of Convalescence</u>	<u>Percentage of Daily Nursing Home Benefit Payable</u>
First thru 30th day	70%
31st thru 60th day	60%
61st day and later	50%

How Long Payable

This Benefit will be paid for up to the number of days benefits were paid under the Nursing Home Benefit for the prior Nursing Home stay; but not for any day You are in a Nursing Home or duly licensed hospital. All benefits end and the Policy terminates, once the Benefit Limit (described in the Nursing Home Benefit) has been reached.

REMEMBER: Each day We pay Nursing Home or Post Confinement Indemnity Benefits counts toward Your Benefit Limit.

Waiver Of Premium

Benefit Conditions

We will waive the payment of any Policy premiums which become due during a Nursing Home stay after benefits have been paid for at least 90 consecutive days beyond the Elimination Period. This waiver stops when the Nursing Home stay ends. To keep the Policy in force after the waiver stops, You must pay any future premiums as they become due.

General Exclusions And Limitations

This section states the conditions under which benefits will not be paid even if You otherwise qualify for benefits. Please remember that when Nursing Home stays are not covered, the Post Confinement Indemnity Benefit does not apply.

What's Not Covered

The policy will not pay benefits for any Nursing Home stay:

- outside of the United States of America or its possessions;
- in a Veteran's Administration or federal government institution; unless You or Your estate are charged for the stay;
- which results from war or act of war, whether declared or not;
- which results from an attempt at suicide or an intentionally self-inflicted injury; or
- which results from mental, nervous, psychotic or psychoneurotic deficiencies or disorders without demonstrable organic disease. The Policy will, however, cover qualifying stays which result from Alzheimer's disease or similar forms of senility or irreversible dementia.

Claims Information

This section tells You when to notify Us of a claim; what to send Us; how We pay claims; and other rights and responsibilities under the contract.

Telling Us About a Claim

Notice of Claim: We must be told in writing when You have a claim for benefits. The notice can be given to Us at Our Home Office or to Our representative. It must be received within 30 days (60 days in Kentucky and 6 months in Montana) of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: Your name; Your Policy Number; and an address to which the claim form should be sent.

How to File a Claim

Claim Forms: When We get notice of Your claim We will send out a claim form to be used to file proof of loss.

The claim form has instructions on how to fill it out and where to send it. Please read the form carefully. Answer all questions and send all required information to the address on the form.

If You or Your representative do not get the claim form within 15 days (10 working days in Georgia), proof of loss can be filed without it by sending Us a letter which describes the occurrence, the character and the extent of the loss for which claim is made. That letter must be sent to Us at Our Home Office within the time period stated in the next paragraph. As a minimum, the description should tell Us such things as: Your name and address; whether You are claiming Nursing Home or Post Confinement Indemnity benefits; the names and addresses of Your Doctors and the places You stayed; Your diagnosis; and the periods for which You are claiming benefits.

When to File a Claim

Proofs of Loss: We must get written proof of loss within 120 days after the end of each month for which benefits may be paid. If it was not reasonably possible to give Us written proof in the time required, We shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to Us no later than 1 year (15 months in Hawaii) from the time specified.

How and When Claims are Paid

Time of Payment of Claim: After We receive the proper written proof of loss, We will pay any benefits then due: (1) monthly, when the loss is expected to result in on-going benefits; and (2) immediately, when Our liability has ended.

Payment of Claims: All benefits will be paid to You. Any benefits unpaid at Your death will be paid to Your estate. If benefits are payable to Your estate, We may pay benefits up to \$1,000 (\$3,000 in Florida) to someone related to You by blood or marriage who is deemed by Us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

Physical Examinations: We have the right to require a medical exam when a claim is made and at reasonable intervals while You are claiming continued benefits. If an exam is required, You will not have to pay for it.

Misstatement of Age: Your age may have been misstated in Your application. In that case, We will pay the benefits that the premiums You have paid would have purchased at Your true age. If, based on Your true age, the Policy would not have become effective, We will only be liable for the refund, upon request, of all premiums paid for this Policy.

How to Appeal A Claim

You will be informed by Us in writing if a claim, or any part of a claim, is denied.

Appeal Process: We evaluate Your claim based on the Policy and the information given to Us by: You; Your Doctor; the Nursing Home; and other available sources. If You do not agree with a claim decision, You may then ask for a review. Your request must be in writing to Us and include any information You think will help Your claim. No special form is needed.

We will act promptly on Your request. Please allow more time for special circumstances. Our decision will be in writing with Our reasons stated clearly.

You may authorize someone else to act for You under this review procedure.

Legal Actions: You cannot sue on Your claim before 60 days after written proof of loss has been given as required by this Policy. You cannot sue after 3 years (or in Florida, the applicable statute of limitations) from the time written proof of loss is required to be given.

Effective Date And Premium Payment Provisions

This section tells You such things as: when the Policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; and what happens if premiums are not paid on time.

The Policy Taking Effect

Effective Date and Consideration: This Policy is Issued based on: the statements made in Your application; and, payment of the First Premium shown in the Schedule. It takes effect on the Policy Date shown in the Schedule; provided the First Premium is paid.

Paying Premiums

The Premium Mode shown in the Schedule states how often premiums are to be paid. Each premium after the first is due at the end of the period for which the prior premium was paid.

What Happens When Premiums are Not Paid

Grace Period: This Policy has a 31 day grace period. If a renewal premium is not paid on or before the date it is due, it may be paid during the following 31 days. The Policy will stay in force during the grace period. If the premium is not paid during the grace period, the Policy will terminate at the end of the grace period. This is called a lapse. Lapse will not affect any continuing claim that begins before the Policy terminates.

Reinstatement: Once this Policy lapses, We may or may not put it back in force (reinstate) at Our option. An acceptance of late premium by Us (or by Our representative, if authorized to accept payment) without requiring an application for reinstatement will reinstate this Policy.

If We or Our representative require an application, You will be given a conditional receipt for the premium. If the application is approved, this Policy will be reinstated as of the approval date. If We do not give You prior written notice of Our disapproval, the Policy will be reinstated on the 45th day (30th day in New Mexico) after the date of the conditional receipt.

The reinstated Policy will cover only loss that results from Nursing Home stays which begin after the date of reinstatement. In all other respects Your rights and Our rights will remain the same; subject to any provisions noted on or attached to the reinstated Policy.

Any premiums We accept for a reinstatement will be applied to a period for which premiums have not been paid. No premiums will be applied to any period more than 60 days before the reinstatement date.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Refund of Premium Paid Beyond Your Death:

If You die while insured under this Policy, We will refund the pro rata portion of any premium paid for a period after Your death if the unearned premium is for a period of more than one month. Any refund will be made once We receive written proof of Your death and will be paid to Your estate.

PLEASE KEEP THIS POLICY IN A SAFE PLACE WITH YOUR OTHER IMPORTANT DOCUMENTS.

Benefit Increase Option Rider

This rider provides for increases in daily benefits thru age 85.

Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

What Benefit does This Rider Provide?

Your Daily Benefit will increase on each anniversary of the Policy Date. Annual increases will continue until and including the increase which happens while You are 85 years of age. Each increase will be equal to 5% of Your original Daily Benefit. Increased amounts will apply to each day benefits are payable under the Policy on or after the date of the increase, even while You are in a Nursing Home.

This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company



Secretary

APPROVED, EFFECTIVE 12/1/89
PENNSYLVANIA INSURANCE DEPARTMENT
BY E. A. Bowers

Long-Term Care Insurance Nursing Home Indemnity Policy

- This Policy Is Guaranteed Renewable.
- We Have A Limited Right To Change Premiums.
- This Policy is Nonparticipating (Does not pay dividends).

**IDS Life Insurance Company
IDS Tower 10
Minneapolis, Minnesota 55440**

**THIS INSURANCE IS A LIMITED POLICY
READ IT CAREFULLY**

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Based on the application for this Rider and the payment of the premium, this Rider is made a part of this Policy. This rider is subject to all policy terms and provisions unless this Rider changes them.

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This rider is issued as of the Policy Date of the Policy unless a different date is shown under the Schedule.

IDS Life Insurance Company



Secretary